

# **EXHIBIT I**

Brian Scott Smego  
235 East Oneida Ave.  
Elmhurst IL 60126

June 3, 2015

Equifax Credit Information Services, Inc.  
PO Box 740241  
Atlanta, GA 30374

**VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED**

**In the Matter of:**

Brian Scott Smego  
235 East Oneida Ave.  
Elmhurst IL 60126  
SSN: [REDACTED] 7485  
Bankruptcy Case No. 14-21258, Chapter 13  
Date of Bankruptcy Filing: 6/5/2014 , Discharge Date: 3/19/2015

Dear Sir or Madam:

For your reference I am enclosing a copy of the Order Discharging Debtor entered on 3/19/2015 in my Chapter 13 case. Please update the subject credit file(s) to reflect the discharged status of the debts as indicated on the Final Report from the Trustee. It is my understanding that the Fair Credit Reporting Act and the Regulations implemented by the Federal Trade Commission under the Act requires you to report a current balance of "0" on all of these accounts that have been discharged in my bankruptcy case.

To the extent that any of the discharged debts are reporting anything other than a "0" balance, please consider this letter as a Dispute under the Fair Credit Reporting Act. Consequently, I am requesting you to immediately activate the Automated Dispute Resolution System program with respect to this written notice, regarding each creditor listed on the attached Schedules D, E and F. Specifically, I am requesting an investigation into the following accounts:

**JPMorgan Chase , account # xxxx3554.  
Select Portfolio Servicing # xxxx8691**

1. These accounts were discharged in my bankruptcy No. 14-21258. The account status should be marked as "discharged" and here should be no derogatory reporting after the bankruptcy filing date. Please make the appropriate changes to this entry immediately.
2. These accounts were discharged in my bankruptcy No. 14-21258. The account status should be marked as "discharged" and the balance on this account should be "\$0" Please make the appropriate changes to this entry immediately.
3. These accounts were discharged in my bankruptcy No. 14-21258. The account status should be marked as "discharged" and the past due on this account should be "\$0" Please make the appropriate changes to this entry immediately.

Brian Scott Smego  
235 East Oneida Ave.  
Elmhurst IL 60126

4. This account was included in my bankruptcy No. 14-21258. The last activity date on this account should be no greater than the bankruptcy filing date shown above. However, this account is showing derogatory entries made after the date of my bankruptcy filing. These entries are improperly reducing my credit score and causing other related harm. They also give the reader a false impression regarding the delinquency history of this account. Please make the appropriate changes to this entry immediately.

This account was discharged in chapter 13 bankruptcy plan that allowed me to surrender the property with full satisfaction of the debt ( **Plan completed-All payments made according to plan-no further obligation**). Please review my chapter 13 plan enclosed.

It is also my understanding that pursuant to the Fair Credit Reporting Act you are required to conduct an investigation or reinvestigation of each of the items in my report that are disputed by me and that you will promptly notify me of the results of your investigation. In addition, it is my understanding that each of the above creditors is required to investigate my disputes upon receipt of notification from you of this information. In order to facilitate those investigations I request that you forward this letter, and the enclosures, to each of the creditors listed above. If for any reason you decline to send a copy of my letter and the enclosures to any of the creditors, I request that you promptly advise me so that I can take additional steps to protect myself.

Thank you for your assistance with this matter.

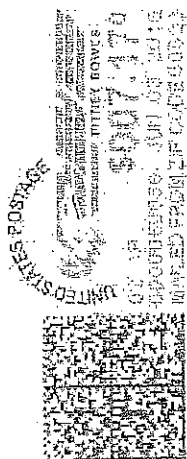
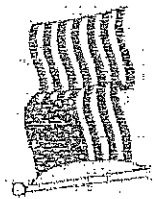
Sincerely,

Brian Scott Smego

  
Enclosures:

Discharge Order  
Petition Schedules D, E & F  
Chapter 13 Plan  
Copy of Driver's License  
Copy of SS Card  
*Copy of Cont'd Bill*

1700 Scott, San Diego  
735 East Orinda Ave.  
Alhambra, IL 60126



LaserSubstrates, Inc.<sup>TM</sup>

1.800.538.4900  
www.lasersub.com

**U.S. Postal Service<sup>TM</sup>**  
**CERTIFIED MAIL<sup>TM</sup> RECEIPT**  
(Domestic Mail Only; No Insurance Coverage Provided)  
For delivery information visit our website at www.usps.com

7105 4522 6440 0000 2251

Postage	\$	0.89	92
Certified Fee		3.30	3.42
Return Receipt Fee (Endorsement Required)		2.55	2.80
Restricted Delivery Fee (Endorsement Required)		0.00	
Total Postage & Fees	\$	6.54	7.17

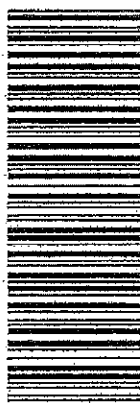
Send To  
Street, Apt. No.,  
or PO Box No.  
City, State, Zip+4

Equifax Credit Info Services Inc.  
PO Box 740241  
Atlanta, GA 30374

PS Form 3800, January 2013 See Reverse for Instructions

SLASH STICKER TO TOP OF ENVELOPE TO THE RIGHT  
OF THE RETURN ADDRESS FOLD AT DOTTED LINE

**CERTIFIED MAIL<sup>TM</sup>**

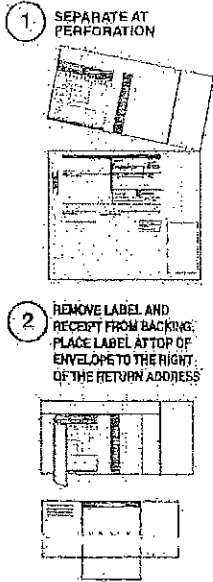


7105 4522 6440 0000 2251  
RETURN RECEIPT REQUESTED

Equifax Credit Info Services Inc.  
PO Box 740241  
Atlanta, GA 30374

Batch #: 284  
Article #: 71054522644000002251  
Date/Time: 5/28/2015 2:12:45 PM  
Code:  
Code2:  
File #:  
Internal File #:  
Internal Code #:

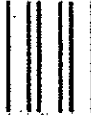
2. Article Number	COMPLETE THIS SECTION ON DELIVERY	
7105 4522 6440 0000 2251	A. Signature X <input type="checkbox"/> Agent <input type="checkbox"/> Addressee B. Received by (Printed Name) C. Date of Delivery D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input type="checkbox"/> No If YES enter delivery address below:	
1. Article Addressed to:	3. Service Type <input checked="" type="checkbox"/> Certified 4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	
Equifax Credit Info Services Inc. PO Box 740241 Atlanta, GA 30374		



PS Form 3811

Domestic Return Receipt

UNITED STATES POSTAL SERVICE



First-Class Mail  
Postage & Fees Paid  
USPS  
Permit No. G-10

Sulaiman law Group, Ltd.  
900 Jorie Blvd., Suite 150

Oak Brook, IL 60523

B. Smego

OPTIONAL LABEL

3

← LIFT HERE

Batch #: 284  
Article #: 71054522644000002251  
Date/Time: 5/28/2015 2:12:45 PM  
Code:  
Code2:  
File #:  
Internal File #:  
Internal Code #:

Case 14-21258 Doc 27 Filed 03/19/15 Entered 03/19/15 08:51:18 Desc Ord Dsch  
Ch13 After Completion Page 1 of 2  
B18WJ (Form 18WJ) (08/07)

**United States Bankruptcy Court**

Northern District of Illinois

Case No. 14-21258

Chapter 13

In re: Debtors (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Brian Scott Smego  
235 E. Oneida Avenue  
Elmhurst, IL 60126

Melanie Diane Lee Smego  
aka Melanie Diane Smego, dba  
Interior Decor, ...  
142 N. Caroline Ave.  
Elmhurst, IL 60126

Social Security / Individual Taxpayer ID No.:

xxx-xx-7485

xxx-xx-8838

Employer Tax ID / Other nos.:

**DISCHARGE OF JOINT DEBTORS AFTER COMPLETION  
OF CHAPTER 13 PLAN**

It appearing that the debtors are entitled to a discharge, **IT IS ORDERED:** The debtors are granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

If the trustee has filed and served a notice pursuant to Section B2 (b) of the debtors' plan, and no statement is timely filed by the mortgagee in response, the mortgage addressed by the notice is deemed to be fully current as of the date of the notice.

FOR THE COURT

Dated: March 19, 2015

Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

Case 14-21258 Doc 1 Filed 06/05/14 Entered 06/05/14 17:28:04 Desc Main Document Page 16 of 50

H6D (Official Form 6D) (12/07)

In re **Brian Scott Smego,  
Melanie Diane Lee Smego**

Case No. \_\_\_\_\_

## Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H U S B A N D W I F E J O I N T C O D E B T O R	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. XX-XX-XX3-029  Dupage County Circuit Court 421 N. County Farm Road Wheaton, IL 60187		J	Real Estate Taxes - Notice Only 142 N. Caroline Avenue Elmhurst, Illinois 60126 Single Family Dwelling Purchased in July 2006 (Purchase Price \$650,000.00) Value Per Comps PIN#: 06-01-213-029				0.00	0.00
Account No. XXXXXXXX3554  JPMorgan Chase* 270 Park Avenue New York, NY 10017		J	Opened 9/01/07 Last Active 10/02/13 Second Mortgage 142 N. Caroline Avenue Elmhurst, Illinois 60126 Single Family Dwelling Purchased in July 2006 (Purchase Price \$650,000.00) Value Per Comps				148,130.00	0.00
Account No. XXXXXX1582  MB Financial Services 36455 Corporate Drive Farmington Hills, MI 48331		H	Opened 2/01/11 Last Active 5/27/14  Vehicle Lien 2011 Mercedes Benz GLK 350 with 33,144 Miles Value Per KBB, PPV				18,009.00	0.00
Account No.  MB Financial 475 E. 162 Street South Holland, IL 60473			Additional Notice Sent To: MB Financial Services				Notice Only	
			Value \$					
Subtotal (Total of this page)							166,139.00	0.00

2 continuation sheets attached

Case 14-21258 Doc 1 Filed 06/05/14 Entered 06/05/14 17:28:04 Desc Main Document Page 17 of 50

B6D (Official Form 6D) (12/07) - Cont.

In re **Brian Scott Smego,  
Melanie Diane Lee Smego**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY	
Account No.  MB Financial 4800 N. Western Avenue Chicago, IL 60625			Additional Notice Sent To: MB Financial Services  Value \$				Notice Only		
Account No.  MB Financial Services 800 West Madison Street Chicago, IL 60607			Additional Notice Sent To: MB Financial Services  Value \$				Notice Only		
Account No. xxxxxxx4289  Nissan Infiniti Attn: Bankruptcy 8900 Freeport Parkway Irving, TX 75063		H	Opened 4/01/14 Last Active 5/13/14 Vehicle Lease 2014 Infiniti Q50 with 6,000 Miles (Lease) Value Per KBB, PPV Value \$ 46,355.00				25,863.00	0.00	
Account No.  Nissan Motor Acceptance * Po Box 660360 Dallas, TX 75266			Additional Notice Sent To: Nissan Infiniti  Value \$				Notice Only		
Account No. xxxxxxxxxxx8691  Select Portfolio Servicing 3815 SW Temple Salt Lake City, UT 84165		J	Opened 7/01/06 Last Active 10/01/13 First Mortgage 142 N. Caroline Avenue Elmhurst, Illinois 60126 Single Family Dwelling Purchased in July 2006 (Purchase Price \$650,000.00) Value Per Comps Value \$ 660,000.00				519,999.00	0.00	
Sheet <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims							Subtotal (Total of this page)	545,862.00	0.00



Case 14-21258 Doc 1 Filed 06/05/14 Entered 06/05/14 17:28:04 Desc Main Document Page 18 of 50

B6D (Official Form 6D) (12/07) - Cont.

In re **Brian Scott Smego,  
Melanie Diane Lee Smego**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R  H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T R I B U T I O N I N G E N T	U N L I Q U I T A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.  Select Portfolio Servicing PO Box 65250 Salt Lake City, UT 84165		Additional Notice Sent To: Select Portfolio Servicing  Value \$				Notice Only	
Account No.  		  Value \$					
Account No.  		  Value \$					
Account No.  		  Value \$					
Account No.  		  Value \$					
Account No.  		  Value \$					
<p>Sheet <u>2</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims</p>						Subtotal (Total of this page)  Total (Report on Summary of Schedules)	0.00  712,001.00  0.00

Case 14-21258 Doc 1 Filed 06/05/14 Entered 06/05/14 17:28:04 Desc Main Document Page 19 of 50

B6E (Official Form 6E) (4/13)

In re **Brian Scott Smego,  
Melania Diane Lee Smego**

Case No. \_\_\_\_\_

## Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 14-21258 Doc 1 Filed 06/05/14 Entered 06/05/14 17:28:04 Desc Main Document Page 20 of 50

B6F (Official Form 6F) (12/07)

In re **Brian Scott Smego,  
Melanie Diane Lee Smego**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D  W I F E  J O I N T  C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx6771  Chase * ATTN: Bankruptcy Department P.O. Box 15298 Wilmington, DE 19850		H	Opened 1/01/08 Last Active 4/25/14 Credit Card				3,207.50
Account No.  Chase * 3415 Vision Drive Mail Code OH4-7142 Columbus, OH 43219			Additional Notice Sent To: Chase *				Notice Only
Account No. xxxxxxxxxxxx2613  Chase * ATTN: Bankruptcy Department P.O. Box 15298 Wilmington, DE 19850		W	Credit Card				4,000.00
Account No.  Equifax Information Services, LLC 1550 Peachtree Street NW Atlanta, GA 30309		J	Notice Only				0.00
Subtotal (Total of this page)							7,207.50

1 continuation sheets attached

Case 14-21258 Doc 1 Filed 06/05/14 Entered 06/05/14 17:28:04 Desc Main Document Page 21 of 50

B6F (Official Form 6F) (12/07) - Cont.

In re **Brian Scott Smego,  
Melanie Diane Lee Smego**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.  Experian Information Solutions, Inc. 475 Anton Boulevard Costa Mesa, CA 92626		J	Notice Only				0.00
Account No.  Trans Union LLC 1561 E. Orangethorpe Avenue Fullerton, CA 92831		J	Notice Only				0.00
Account No.  							
Account No.  							
Account No.  							
Subtotal (Total of this page)							0.00
Total (Report on Summary of Schedules)							7,207.50

Sheet no. 1 of 1 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Case 14-21258 Doc 2 Filed 06/05/14 Entered 06/05/14 17:28:22 Desc Main Document Page 1 of 5

Model Plan  
11/22/2013

Trustee: ☐ Marshall ☐ Meyer  
☒ Stearns ☐ Vaughn

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: ) Case No.  
 )  
Brian Scott Smego )  
Melanie Diane Lee Smego )  
Debtors. ) Original Chapter 13 Plan, dated June 3, 2014

☒ A check in this box indicates that the plan contains special provisions, set out in Section G. Otherwise, the plan includes no provisions deviating from the model plan adopted by the court at the time of the filing of this case.

**Section A.** 1. As stated in the debtor's Schedule I and J, (a) the number of persons in the debtor's household is 2; (b) their ages are 40, 41, 7; (c) total household monthly income is \$ 14,185.36; and (d) total monthly household expenses are \$ 8,431.00, leaving \$ 5,754.36 available monthly for plan payments.

**Budget items**

2. The debtor's Schedule J includes \$ N/A for charitable contributions; the debtor represents that the debtor made substantially similar contributions for N/A months prior to filing this case.

**Section B.** 1. The debtor assumes all unexpired leases and executory contracts listed in Section G of this plan; all other unexpired leases and executory contracts are rejected. Both assumption and rejection are effective as of the date of plan confirmation.

**General items**

2. Claims secured by a mortgage on real property of the debtor, set out in Section C or in Paragraph 2 of Section E of this plan, shall be treated as follows:

(a) *Prepetition defaults.* If the debtor pays the cure amount specified in Paragraph 5 of Section E, while timely making all required postpetition payments, the mortgage will be reinstated according to its original terms, extinguishing any right of the mortgagee to recover any amount alleged to have arisen prior to the filing of the petition.

(b) *Costs of collection.* Costs of collection, including attorneys' fees, incurred by the holder after the filing of this bankruptcy case and before the final payment of the cure amount specified in Paragraph 5 of Section E may be added to that cure amount pursuant to order of the court on motion of the holder.

3. The holder of any claim secured by a lien on property of the estate, other than a mortgage treated in Section C or in Paragraph 2 of Section E, shall retain the lien until the earlier of (a) payment of the underlying debt determined under nonbankruptcy law, or (b) discharge under 11 U.S.C. § 1328, at which time the lien shall terminate and be released by the creditor.

4. The debtor shall retain records, including all receipts, of all charitable donations listed in Schedule J.

Case 14-21258 Doc 2 Filed 06/05/14 Entered 06/05/14 17:28:22 Desc Main Document Page 2 of 5

**Section C.** ☒ The debtor will make no direct payments to creditors holding prepetition claims. *or/*  
**Direct** ☐ The debtor will make current monthly payments, as listed in the debtor's Schedule J—  
**payment of** increased or decreased as necessary to reflect changes in variable interest rates, escrow  
**claims by** requirements, collection costs, or similar matters—directly to the following creditors holding  
**debtor** claims secured by a mortgage on the debtor's real property:

Creditor: NONE, monthly payment, \$ \_\_\_\_\_

**Section D.** 1. *Initial plan term.* The debtor will pay to the trustee \$ 1,277.00 monthly for 6 months [and \$  
**Payments** monthly for an additional \_\_\_\_\_ months], for total payments, during the initial plan term, of \$ 7,662.00.  
**by debtor** [Enter this amount on Line 1 of Section H.]  
**to the** 2. *Adjustments to initial term.* If the amount paid by the debtor to the trustee during the initial  
**trustee;** plan term does not permit payment of general unsecured claims as specified in Paragraphs 8 and  
**plan term** 9 of Section E, then the debtor shall make additional monthly payments, during the maximum  
**and** plan term allowed by law, sufficient to permit the specified payments.  
**completion**

3. *Plan completion.* ☒ The plan will conclude before the end of the initial term, as adjusted by  
Paragraph 2, only at such time as all allowed claims are paid in full, with any interest required by  
the plan *or/*  
☐ The plan will conclude before the end of the initial term at any time that the debtor pays to the  
trustee the full amounts specified in Paragraphs 1 and 2.

**Section E.** The trustee shall disburse payments received from the debtor under this plan as follows:

**Disburse-**  
**ments by**  
**the trustee**

1. *Trustee's fees.* Payable monthly, as authorized; estimated at 5.00% of plan payments; and  
during the initial plan term, totaling \$ 383.10. [Enter this amount on Line 2a of Section H.]

2. *Current mortgage payments.* Payable according to the terms of the mortgage, as set forth  
below, beginning with the first payment due after the filing of the case. Each of these payments  
shall be increased or decreased by the trustee as necessary to reflect changes in variable interest  
rates, escrow requirements, or similar matters; the trustee shall make the change in payments as  
soon as practicable after receipt of a notice of the change issued by the mortgage holder, but no  
later than 14 days after such receipt. The trustee shall notify the debtor of any such change at  
least 7 days before putting the change into effect. Any current mortgage payment made by the  
debtor directly to the mortgagee shall be deducted from the amounts due to be paid to the trustee  
under this plan.

NONE

The total of all current mortgage payments to be made by the trustee under the plan is estimated  
to be \$ 0.00. [Enter this amount on Line 2b of Section H.]

3.1. *Other secured claims secured by value in collateral.* All secured claims, other than mortgage  
claims treated above and claims treated in Paragraph 3.2, are to be paid in full during the plan  
term, with interest at an annual percentage rates and in the fixed monthly amounts specified  
below regardless of contrary proofs of claim (subject to reduction with the consent of the  
creditor): (Except as stated in Section G. below.)

NONE

Case 14-21258 Doc 2 Filed 06/05/14 Entered 06/05/14 17:28:22 Desc Main Document Page 3 of 5

[All claims in the debtor's Schedule D, other than mortgages treated above and claims for which the collateral has no value, must be listed in this paragraph.]

The total of all payments on these secured claims, including interest, is estimated to be \$ 0.00.  
[Enter this amount on Line 2c of Section H.]

3.2 *Other secured claims treated as unsecured.* The following claims are secured by collateral that either has no value or that is fully encumbered by liens with higher priority. No payment will be made on these claims on account of their secured status, but to the extent that the claims are allowed, they will be paid as unsecured claims, pursuant to Paragraphs 6 and 8 of this section.  
-NONE-

4. *Priority claims of debtor's attorney.* Payable in amounts allowed by court order. The total claim of debtor's attorney is estimated to be \$ 0.00. [Enter this amount on Line 2d of Section H.]

5. *Mortgage arrears.* Payable as set forth below, regardless of contrary proofs of claim, except that the arrears payable may be reduced either with the consent of the mortgagee or by court order, entered on motion of the debtor with notice to the trustee and the mortgagee. Any such reduction shall be effective 14 days after either the trustee's receipt of a notice of reduction consented to by the mortgagee or the entry of a court order reducing the arrearage.  
-NONE-

6. *Allowed priority claims other than those of the debtor's attorney.* Payable in full, without interest, on a pro rata basis. The total of all payments on non-attorney priority claims to be made by the trustee under the plan is estimated to be \$ 0.00. [Enter this amount on Line 2f of Section H.] Any claim for which the proof of claim asserts both secured and priority status, but which is not identified as secured in Paragraphs 2, 3.1, or 3.2 of this section, will be treated under this paragraph to the extent that the claim is allowed as priority claim.

7. *Specially classified unsecured claim.* A special class consisting of the following non-priority unsecured claim: -NONE- shall be paid at N/A % of the allowed amount. The total of all payments to this special class is estimated to be \$ N/A. [Enter this amount on Line 2g of Section H.]

Reason for the special class: N/A.

8. *General unsecured claims (GUCs).* All allowed nonpriority unsecured claims, not specially classified, including unsecured deficiency claims under 11 U.S.C. § 506(a), shall be paid, pro rata, ☒ in full, /or/ ☐ to the extent possible from the payments set out in Section D, but not less than N/A % of their allowed amount. [Enter minimum payment percentage on Line 4b of Section H.] Any claim for which the proof of claim asserts secured status, but which is not identified as secured in section C, or Paragraphs 2, 3.1, 3.2 or 5 of this section, will be treated under this paragraph to the extent that the claim is allowed without priority.

9. *Interest.* ☐ Interest shall not be paid on unsecured claims /or/ ☒ interest shall be paid on unsecured claims, including priority and specially classified claims, at an annual percentage rate of 3.25 % [Complete Line 4d of Section H to reflect interest payable.]

**Section F.**  
**Priority**

The trustee shall pay the amounts specified in Section E of this Plan in the following order of priority, with claims in a given level of priority reduced proportionately in the event of insufficient plan payments: (1) trustee's fee; (2) current mortgage payments; (3) secured claims



Case 14-21258 Doc 2 Filed 06/05/14 Entered 06/05/14 17:28:22 Desc Main Document Page 4 of 5

listed in Section E, Paragraph 3.1; (4) priority claims of the debtor's attorney; (5) mortgage arrears; (6) priority claims other than those of the debtor's attorney; (7) specially classified non-priority unsecured claims; and (8) general unsecured claims.

**Section G. Special terms** Notwithstanding anything to the contrary set forth above, this Plan shall include the provisions set forth in the box following the signatures. The provisions will not be effective unless there is a check in the notice box preceding Section A.

**Section H. Summary of payments to and from the trustee**

(1) Total payments from the debtor to the Chapter 13 trustee (subject to Paragraph 2 of Section D) \$ 7,662.00

(2) Estimated disbursements by the trustee for non-GUCs (general unsecured claims):

(a) Trustee's fees	\$	<u>383.10</u>
(b) Current mortgage payments	\$	<u>0.00</u>
(c) Payments of other allowed secured claims	\$	<u>0.00</u>
(d) Priority payments to debtor's attorney	\$	<u>0.00</u>
(e) Payments of mortgage arrears	\$	<u>0.00</u>
(f) Payments of non-attorney priority claims	\$	<u>0.00</u>
(g) Payments of specially classified unsecured claims	\$	<u>0.00</u>
(b) Total [add Lines 2a through 2g]	\$	<u>383.10</u>

(3) Estimated payments available for GUCs and interest during initial plan term [subtract Line 2h from Line 1] \$ 7,278.90

(4) Estimated payments required after initial plan term:

(a) Estimated total GUCs, including unsecured deficiency claims under § 506(a)	\$	<u>7,207.50</u>
(b) Minimum GUC payment percentage		<u>100 %</u>
(c) Estimated minimum GUC payment [multiply line 4a by line 4b]	\$	<u>7,207.50</u>
(d) Estimated interest payments on unsecured claims	\$	<u>68.46</u>
(e) Total of GUC and interest payments [add Lines 4c and 4d]	\$	<u>7,275.96</u>
(f) Payments available during initial term [enter Line 3]	\$	<u>7,278.90</u>
(g) Additional payments required [subtract Line 4f from Line 4e]	\$	<u>-2.94</u>

(5) Additional payments available:

(a) Debtor's monthly payment less trustee's fees and current mortgage payments made by the trustee	\$	<u>N/A</u>
(b) Months in maximum plan term after initial term		<u>N/A</u>
(c) Payments available [multiply line 5a by line 5b]	\$	<u>N/A</u>

**Section I. Payroll Control** ☐ A check in this box indicates that the debtor consents to immediate entry of an order directing the debtor's employer to deduct from the debtor's wages the amount specified in Paragraph 1 of Section D and to pay that amount to the trustee on the debtor's behalf. If this is a joint case, details of the deductions from each spouse's wages are set out in Section G.

**Signatures Debtor(s)** [Sign only if not represented by an attorney]



Case 14-21258 Doc 2 Filed 06/05/14 Entered 06/05/14 17:28:22 Desc Main Document Page 5 of 5

\_\_\_\_\_  
Date \_\_\_\_\_

Debtor's Attorney /s/ Nathan Volheim

Date June 3, 2014

**Attorney Information**  
(name, address,  
telephone, etc.)

Nathan Volheim  
Sulaiman Law Group, Ltd.  
900 Jorie Boulevard  
Suite 150  
Oak Brook, IL 60523  
630-575-8181  
Fax: 630-575-8188

**Special Terms [as provided in Paragraph G]**

**Special Intentions:**

1. Debtors are surrendering the real property located at 142 N. Caroline, Elmhurst, Illinois to Select Portfolio Servicing and JPMorgan Chase in full satisfaction of their claims.
2. Debtors shall make direct payments to Nissan Infiniti for the 2014 Infiniti Q50. Nissan Infiniti is authorized to send monthly statements directly to the Debtors.
3. Debtors shall make direct payments to MB Financial Services for the 2011 Mercedes Benz GLK 350. MB Financial Services is authorized to send monthly statements directly to the Debtors.
4. Unsecured claims filed after the claim bar date shall not be paid by the Chapter 13 Trustee.
5. Debtor shall assume the residential lease.



# 10 THINGS

**THE**

◎ 2000 年 10 月 1 日

[illegible]

1. 本報社址：台北市中正區中山路100號  
 2. 本報電話：(02) 2312-1234  
 3. 本報傳真：(02) 2312-5678  
 4. 本報廣告部：(02) 2312-9012  
 5. 本報訂閱部：(02) 2312-3456  
 6. 本報發行部：(02) 2312-7890  
 7. 本報印刷部：(02) 2312-1111  
 8. 本報攝影部：(02) 2312-2222  
 9. 本報編輯部：(02) 2312-3333  
 10. 本報採訪部：(02) 2312-4444  
 11. 本報設計部：(02) 2312-5555  
 12. 本報美編部：(02) 2312-6666  
 13. 本報校對部：(02) 2312-7777  
 14. 本報排版部：(02) 2312-8888  
 15. 本報印刷部：(02) 2312-9999  
 16. 本報發行部：(02) 2312-0000  
 17. 本報訂閱部：(02) 2312-1111  
 18. 本報廣告部：(02) 2312-2222  
 19. 本報採訪部：(02) 2312-3333  
 20. 本報編輯部：(02) 2312-4444  
 21. 本報設計部：(02) 2312-5555  
 22. 本報美編部：(02) 2312-6666  
 23. 本報校對部：(02) 2312-7777  
 24. 本報排版部：(02) 2312-8888  
 25. 本報印刷部：(02) 2312-9999

[illegible][illegible][illegible][illegible]

1  
 2  
 3  
 4  
 5  
 6  
 7  
 8  
 9  
 10  
 11  
 12  
 13  
 14  
 15  
 16  
 17  
 18  
 19  
 20  
 21  
 22  
 23  
 24  
 25  
 26  
 27  
 28  
 29  
 30  
 31  
 32  
 33  
 34  
 35  
 36  
 37  
 38  
 39  
 40  
 41  
 42  
 43  
 44  
 45  
 46  
 47  
 48  
 49  
 50  
 51  
 52  
 53  
 54  
 55  
 56  
 57  
 58  
 59  
 60  
 61  
 62  
 63  
 64  
 65  
 66  
 67  
 68  
 69  
 70  
 71  
 72  
 73  
 74  
 75  
 76  
 77  
 78  
 79  
 80  
 81  
 82  
 83  
 84  
 85  
 86  
 87  
 88  
 89  
 90  
 91  
 92  
 93  
 94  
 95  
 96  
 97  
 98  
 99  
 100  
 101  
 102  
 103  
 104  
 105  
 106  
 107  
 108  
 109  
 110  
 111  
 112  
 113  
 114  
 115  
 116  
 117  
 118  
 119  
 120  
 121  
 122  
 123  
 124  
 125  
 126  
 127  
 128  
 129  
 130  
 131  
 132  
 133  
 134  
 135  
 136  
 137  
 138  
 139  
 140  
 141  
 142  
 143  
 144  
 145  
 146  
 147  
 148  
 149  
 150  
 151  
 152  
 153  
 154  
 155  
 156  
 157  
 158  
 159  
 160  
 161  
 162  
 163  
 164  
 165  
 166  
 167  
 168  
 169  
 170  
 171  
 172  
 173  
 174  
 175  
 176  
 177  
 178  
 179  
 180  
 181  
 182  
 183  
 184  
 185  
 186  
 187  
 188  
 189  
 190  
 191  
 192  
 193  
 194  
 195  
 196  
 197  
 198  
 199  
 200  
 201  
 202  
 203  
 204  
 205  
 206  
 207  
 208  
 209  
 210  
 211  
 212  
 213  
 214  
 215  
 216  
 217  
 218  
 219  
 220  
 221  
 222  
 223  
 224  
 225  
 226  
 227  
 228  
 229  
 230  
 231  
 232  
 233  
 234  
 235  
 236  
 237  
 238  
 239  
 240  
 241  
 242  
 243  
 244  
 245  
 246  
 247  
 248  
 249  
 250  
 251  
 252  
 253  
 254  
 255  
 256  
 257  
 258  
 259  
 260  
 261  
 262  
 263  
 264  
 265  
 266  
 267  
 268  
 269  
 270  
 271  
 272  
 273  
 274  
 275  
 276  
 277  
 278  
 279  
 280  
 281  
 282  
 283  
 284  
 285  
 286  
 287  
 288  
 289  
 290  
 291  
 292  
 293  
 294  
 295  
 296  
 297  
 298  
 299  
 300  
 301  
 302  
 303  
 304  
 305  
 306  
 307  
 308  
 309  
 310  
 311  
 312  
 313  
 314  
 315  
 316  
 317  
 318  
 319  
 320  
 321  
 322  
 323  
 324  
 325  
 326  
 327  
 328  
 329  
 330  
 331  
 332  
 333  
 334  
 335  
 336  
 337  
 338  
 339  
 340  
 341  
 342  
 343  
 344  
 345  
 346  
 347  
 348  
 349  
 350  
 351  
 352  
 353  
 354  
 355  
 356  
 357  
 358  
 359  
 360  
 361  
 362  
 363  
 364  
 365  
 366  
 367  
 368  
 369  
 370  
 371  
 372  
 373  
 374  
 375  
 376  
 377  
 378  
 379  
 380  
 381  
 382  
 383  
 384  
 385  
 386  
 387  
 388  
 389  
 390  
 391  
 392  
 393  
 394  
 395  
 396  
 397  
 398  
 399  
 400  
 401  
 402  
 403  
 404  
 405  
 406  
 407  
 408  
 409  
 410  
 411  
 412  
 413  
 414  
 415  
 416  
 417  
 418  
 419  
 420  
 421  
 422  
 423  
 424  
 425  
 426  
 427  
 428  
 429  
 430  
 431  
 432  
 433  
 434  
 435  
 436  
 437  
 438  
 439  
 440  
 441  
 442  
 443  
 444  
 445  
 446  
 447  
 448  
 449  
 450  
 451  
 452  
 453  
 454  
 455  
 456  
 457  
 458  
 459  
 460  
 461  
 462  
 463  
 464  
 465  
 466  
 467  
 468  
 469  
 470  
 471  
 472  
 473  
 474  
 475  
 476  
 477  
 478  
 479  
 480  
 481  
 482  
 483  
 484  
 485  
 486  
 487  
 488  
 489  
 490  
 491  
 492  
 493  
 494  
 495  
 496  
 497  
 498  
 499  
 500  
 501  
 502  
 503  
 504  
 505  
 506  
 507  
 508  
 509  
 510  
 511  
 512  
 513  
 514  
 515  
 516  
 517  
 518  
 519  
 520  
 521  
 522  
 523  
 524  
 525

720  
721  
722  
723  
724  
725  
726  
727  
728  
729  
730  
731  
732  
733  
734  
735  
736  
737  
738  
739  
740  
741  
742  
743  
744  
745  
746  
747  
748  
749  
750  
751  
752  
753  
754  
755  
756  
757  
758  
759  
760  
761  
762  
763  
764  
765  
766  
767  
768  
769  
770  
771  
772  
773  
774  
775  
776  
777  
778  
779  
780  
781  
782  
783  
784  
785  
786  
787  
788  
789  
790  
791  
792  
793  
794  
795  
796  
797  
798  
799  
800  
801  
802  
803  
804  
805  
806  
807  
808  
809  
810  
811  
812  
813  
814  
815  
816  
817  
818  
819  
820  
821  
822  
823  
824  
825  
826  
827  
828  
829  
830  
831  
832  
833  
834  
835  
836  
837  
838  
839  
840  
841  
842  
843  
844  
845  
846  
847  
848  
849  
850  
851  
852  
853  
854  
855  
856  
857  
858  
859  
860  
861  
862  
863  
864  
865  
866  
867  
868  
869  
870  
871  
872  
873  
874  
875  
876  
877  
878  
879  
880  
881  
882  
883  
884  
885  
886  
887  
888  
889  
890  
891  
892  
893  
894  
895  
896  
897  
898  
899  
900  
901  
902  
903  
904  
905  
906  
907  
908  
909  
910  
911  
912  
913  
914  
915  
916  
917  
918  
919  
920  
921  
922  
923  
924  
925  
926  
927  
928  
929  
930  
931  
932  
933  
934  
935  
936  
937  
938  
939  
940  
941  
942  
943  
944  
945  
946  
947  
948  
949  
950  
951  
952  
953  
954  
955  
956  
957  
958  
959  
960  
961  
962  
963  
964  
965  
966  
967  
968  
969  
970  
971  
972  
973  
974  
975  
976  
977  
978  
979  
980  
981  
982  
983  
984  
985  
986  
987  
988  
989  
990  
991  
992  
993  
994  
995  
996  
997  
998  
999  
1000

\*\*\*\*\*

1. 本公司之主要業務為提供各類之資訊服務，包括但不限於：  
 2. 提供各類之資訊服務，包括但不限於：  
 3. 提供各類之資訊服務，包括但不限於：  
 4. 提供各類之資訊服務，包括但不限於：  
 5. 提供各類之資訊服務，包括但不限於：  
 6. 提供各類之資訊服務，包括但不限於：  
 7. 提供各類之資訊服務，包括但不限於：  
 8. 提供各類之資訊服務，包括但不限於：  
 9. 提供各類之資訊服務，包括但不限於：  
 10. 提供各類之資訊服務，包括但不限於：

[illegible]

[REDACTED]

74-20	
74-21	
74-22	
74-23	
74-24	
74-25	
74-26	
74-27	
74-28	
74-29	
74-30	
74-31	
74-32	
74-33	
74-34	
74-35	
74-36	
74-37	
74-38	
74-39	
74-40	
74-41	
74-42	
74-43	
74-44	
74-45	
74-46	
74-47	
74-48	
74-49	
74-50	
74-51	
74-52	
74-53	
74-54	
74-55	
74-56	
74-57	
74-58	
74-59	
74-60	
74-61	
74-62	
74-63	
74-64	
74-65	
74-66	
74-67	
74-68	
74-69	
74-70	
74-71	
74-72	
74-73	
74-74	
74-75	
74-76	
74-77	
74-78	
74-79	
74-80	
74-81	
74-82	
74-83	
74-84	
74-85	
74-86	
74-87	
74-88	
74-89	
74-90	
74-91	
74-92	
74-93	
74-94	
74-95	
74-96	
74-97	
74-98	
74-99	
74-100	



**SOCIAL SECURITY**

7485

THIS NUMBER HAS BEEN ESTABLISHED FOR

**BRIAN SCOTT**

**SMITH**

*Brian Scott Smith*

SIGNATURE

[Redacted Signature]

[Redacted Box]

[Redacted Box]



An Exelon Company

Issued 6/2/15 Account # [REDACTED] 095

**SERVICE FROM 5/1/15 THROUGH 6/2/15 (32 DAYS)**

Residential - Single

Brian Smego  
235 Oneida Ave.  
Elmhurst, IL 60126  
312.240.1518

Payment Deducted on 6/24/15

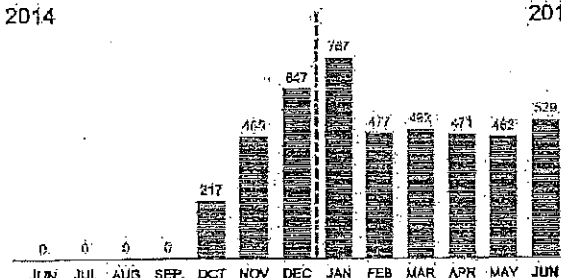
**\$78.20**

Thank you for your payments totaling \$74.89.

**TOTAL USAGE (kWh)**

2014

2015

**AVERAGE DAILY USE** (monthly usage/days in period)

Last Month. 50° avg. temp

**15.9** kWh

Last Year

Not Available.

Ten 100W light bulbs for 1 hour = 1 kWh

**CURRENT CHARGES SUMMARY**

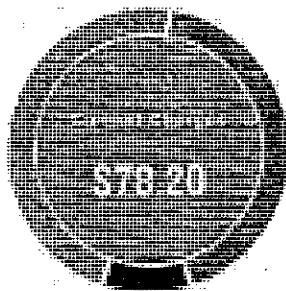
See reverse side for details



**SUPPLY**  
\$36.89

ComEd provides your energy.

ComEd.com  
1.800.334.7661

**DELIVERY**

\$33.47



ComEd delivers electricity to your home.

ComEd.com  
1.800.334.7661

You can choose at PlugInIllinois.org

**TAXES & FEES \$7.84**

Return only this portion with your check made payable to ComEd. Please write your account number on your check.



An Exelon Company

17828 2 AV D.388 5728012828011463 067 01 00160A 145740C 06033015  
BRIAN SMEGO  
235 E ONEIDA AVE  
ELMHURST IL 60126-4511

**Pay your bill online, by phone or by mail.**

See reverse side for more info

Account # [REDACTED] 095

Payment Deducted on 6/24/15

**\$78.20**

Payment Amount:

COMED  
PO BOX 6111  
CAROL STREAM, IL 60197-6111

Brian Scott Smego  
235 East Oneida Ave.  
Elmhurst IL 60126

June 3, 2015

TransUnion Consumer Solutions  
PO Box 2000  
Chester, PA 19022-2000

**VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED**

**In the Matter of:**

Brian Scott Smego  
235 East Oneida Ave.  
Elmhurst IL 60126  
SSN: [REDACTED] 7485  
Bankruptcy Case No. 14-21258, Chapter 13  
Date of Bankruptcy Filing: 6/5/2014 , Discharge Date: 3/19/2015

Dear Sir or Madam:

For your reference I am enclosing a copy of the Order Discharging Debtor entered on 3/19/2015 in my Chapter 13 case. Please update the subject credit file(s) to reflect the discharged status of the debts as indicated on the Final Report from the Trustee. It is my understanding that the Fair Credit Reporting Act and the Regulations implemented by the Federal Trade Commission under the Act requires you to report a current balance of "0" on all of these accounts that have been discharged in my bankruptcy case.

To the extent that any of the discharged debts are reporting anything other than a "0" balance, please consider this letter as a Dispute under the Fair Credit Reporting Act. Consequently, I am requesting you to immediately activate the Automated Dispute Resolution System program with respect to this written notice, regarding each creditor listed on the attached Schedules D, E and F.

Specifically, I am requesting an investigation into the following accounts:

JPMorgan Chase , account # xxxx3554.  
Select Portfolio Servicing # xxxx8691

1. These accounts were discharged in my bankruptcy No. 14-21258. The account status should be marked as "discharged" and here should be no derogatory reporting after the bankruptcy filing date. Please make the appropriate changes to this entry immediately.
2. These accounts were discharged in my bankruptcy No. 14-21258. The account status should be marked as "discharged" and the balance on this account should be "\$0" Please make the appropriate changes to this entry immediately.
3. These accounts were discharged in my bankruptcy No. 14-21258. The account status should be marked as "discharged" and the past due on this account should be "\$0" Please make the appropriate changes to this entry immediately.

Brian Scott Smego  
235 East Oneida Ave.  
Elmhurst IL 60126

4. These accounts were included in my bankruptcy No. 14-21258. The last activity date on this account should be no greater than the bankruptcy filing date shown above. However, this account is showing derogatory entries made after the date of my bankruptcy filing. These entries are improperly reducing my credit score and causing other related harm. They also give the reader a false impression regarding the delinquency history of this account. Please make the appropriate changes to this entry immediately.

These accounts were discharged in chapter 13 bankruptcy plan that allowed me to surrender the property with full satisfaction of the debt (~~Plan completed~~-All payments made according to plan-no further obligation). Please review my chapter 13 plan enclosed.

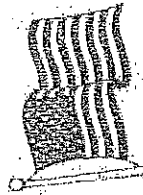
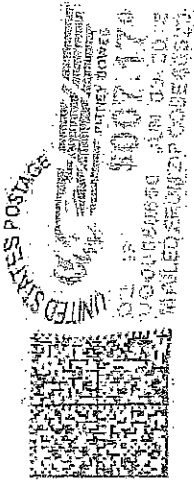
It is also my understanding that pursuant to the Fair Credit Reporting Act you are required to conduct an investigation or reinvestigation of each of the items in my report that are disputed by me and that you will promptly notify me of the results of your investigation. In addition, it is my understanding that each of the above creditors is required to investigate my disputes upon receipt of notification from you of this information. In order to facilitate those investigations I request that you forward this letter, and the enclosures, to each of the creditors listed above. If for any reason you decline to send a copy of my letter and the enclosures to any of the creditors, I request that you promptly advise me so that I can take additional steps to protect myself.

Thank you for your assistance with this matter.

Sincerely,

  
Brian Scott Smego

Enclosures: Discharge Order  
Petition Schedules D, E & F  
Chapter 13 Plan  
Copy of Driver's License  
Copy of SS Card  
Copy of CarEd bill



Alison Neeta Smego  
255 East Oneida Ave.  
Elmhurst, IL 60126



LaserSubstrates, Inc.<sup>TM</sup>1.800.538.4900  
www.lasersub.com

**U.S. Postal Service<sup>TM</sup>**  
**CERTIFIED MAIL<sup>TM</sup> RECEIPT**  
 (Domestic Mail Only, No Insurance Coverage Provided)  
 For delivery information visit our website at www.usps.com

Postage	\$0.69	92
Certified Fee	\$2.30	3.42
Return Receipt Fee (Endorsement Required)	\$2.55	2.80
Restricted Delivery Fee (Endorsement Required)	\$0.00	
Total Postage & Fees	\$5.54	7.17

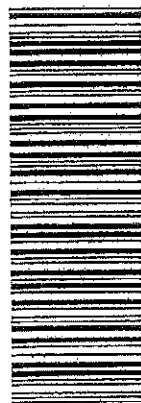
Sent To  
 Street, Apt. No.,  
 or PO Box No.  
 City, State, Zip+4

**TransUnion Consumer Solutions**  
**PO Box 2000**  
**Chester, PA 19022-2000**

PS Form 3811, January 2013 See Reverse for Instructions

Code: TU  
Code2: TU2

POSTAGE WILL BE PAID BY ADDRESSEE  
 CERTIFIED MAIL<sup>TM</sup>

7105 4522 6440 0000 2237  
RETURN RECEIPT REQUESTEDTransUnion Consumer Solutions  
PO Box 2000  
Chester, PA 19022-2000

Batch #: 282

Article #: 71054522644000002237

Date/Time: 5/28/2015 2:12:15 PM

Code: TU

Code2: TU2

File #:

Internal File #:

Internal Code #:

## 2. Article Number

7105 4522 6440 0000 2237

## 1. Article Addressed to:

TransUnion Consumer Solutions  
PO Box 2000  
Chester, PA 19022-2000Code: TU  
Code2: TU2

## COMPLETE THIS SECTION ON DELIVERY

## A. Signature

X

☐ Agent  
☐ Addressee

## B. Received by (Printed Name)

## C. Date of Delivery

D. Is delivery address different from item 1? ☐ YesIf YES, enter delivery address below: ☐ No

## 3. Service Type

☒ Certified

## 4. Restricted Delivery? (Extra Fee)

☐ Yes

PS Form 3811

Domestic Return Receipt

UNITED STATES POSTAL SERVICE

First-Class Mail  
Postage & Fees Paid  
USPS  
Permit No. G-10Sulaiman law Group, Ltd.  
900 Jorie Blvd., Suite 150

Oak Brook, IL

60523

B. Snego

OPTIONAL LABEL

Batch #: 282

Article #: 71054522644000002237

Date/Time: 5/28/2015 2:12:15 PM

Code: TU

Code2: TU2

File #:

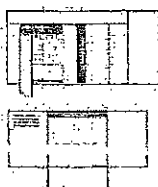
Internal File #:

Internal Code #:

## 1. SEPARATE AT PERFORATION



## 2. REMOVE LABEL AND RECEIPT FROM BACKING. PLACE LABEL AT TOP OF ENVELOPE TO THE RIGHT OF THE RETURN ADDRESS



3

LIFT HERE



Case 14-21258 Doc 27 Filed 03/19/15 Entered 03/19/15 08:51:18 Desc Ord Dsch  
Ch13 After Completion Page 1 of 2  
B18WJ (Form 18WJ) (08/07)

**United States Bankruptcy Court**

Northern District of Illinois

Case No. 14-21258

Chapter 13

In re: Debtors (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Brian Scott Smego  
235 E. Oneida Avenue  
Elmhurst, IL 60126

Melanie Diane Lee Smego  
aka Melanie Diane Smego, dba  
Interior Decor, ...  
142 N. Caroline Ave.  
Elmhurst, IL 60126

Social Security / Individual Taxpayer ID No.:  
xxx-xx-7485

xxx-xx-8838

Employer Tax ID / Other nos.:

**DISCHARGE OF JOINT DEBTORS AFTER COMPLETION  
OF CHAPTER 13 PLAN**

It appearing that the debtors are entitled to a discharge, **IT IS ORDERED:** The debtors are granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

If the trustee has filed and served a notice pursuant to Section B2 (b) of the debtors' plan, and no statement is timely filed by the mortgagee in response, the mortgage addressed by the notice is deemed to be fully current as of the date of the notice.

FOR THE COURT

Dated: March 19, 2015

Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

Case 14-21258 Doc 1 Filed 06/05/14 Entered 06/05/14 17:28:04 Desc Main Document Page 20 of 50

B6F (Official Form 6F) (12/07)

In re **Brian Scott Smego,  
Melanie Diane Lee Smego**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	H W J C CODEBTOR	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED DISPUTED			AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx6771  Chase * ATTN: Bankruptcy Department P.O. Box 15298 Wilmington, DE 19850	H	Opened 1/01/08 Last Active 4/25/14 Credit Card				3,207.50
Account No.  Chase * 3415 Vision Drive Mail Code OH4-7142 Columbus, OH 43219		Additional Notice Sent To: Chase *				Notice Only
Account No. xxxxxxxxxxxx2613  Chase * ATTN: Bankruptcy Department P.O. Box 15298 Wilmington, DE 19850	W	Credit Card				4,000.00
Account No.  Equifax Information Services, LLC 1550 Peachtree Street NW Atlanta, GA 30309	J	Notice Only				0.00
Subtotal (Total of this page)						7,207.50

1 continuation sheets attached

Case 14-21258 Doc 1 Filed 06/05/14 Entered 06/05/14 17:28:04 Desc Main Document Page 21 of 50

B6F (Official Form 6F) (12/07) - Cont.

In re **Brian Scott Smego,  
Melanie Diane Lee Smego**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B Y C R E D I T O R	H U S B A N D , W I F E , J O I N T , O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T R I B U T I O N	U N L I Q U I T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No.  Experian Information Solutions, Inc. 475 Anton Boulevard Costa Mesa, CA 92626		J	Notice Only				0.00	
Account No.  Trans Union LLC 1561 E. Orangethorpe Avenue Fullerton, CA 92831		J	Notice Only				0.00	
Account No.  								
Account No.  								
Account No.  								
Sheet no. <u>1</u> of <u>1</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)  Total (Report on Summary of Schedules)	0.00   7,207.50

Case 14-21258 Doc 1 Filed 06/05/14 Entered 06/05/14 17:28:04 Desc Main Document Page 19 of 50

B6E (Official Form 6E) (4/13)

In re **Brian Scott Smego,  
Melanie Diane Lee Smego**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

Case 14-21258 Doc 1 Filed 06/05/14 Entered 06/05/14 17:28:04 Desc Main Document Page 16 of 50

B6D (Official Form 6D) (12/07)

In re **Brian Scott Smego,  
Melanie Diane Lee Smego**

Case No. \_\_\_\_\_

Debtors

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H U S B A N D W I F E J O I N T O R	D A T E C L A I M W A S I N C U R R E D, N A T U R E O F L I E N, A N D D E S C R I P T I O N A N D V A L U E O F P R O P E R T Y S U B J E C T T O L I E N	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M W I T H O U T D E D U C T I N G V A L U E O F C O L L A T E R A L	U N S E C U R E D P O R T I O N, I F A N Y
Account No. xx-xx-xx3-029			Real Estate Taxes - Notice Only 142 N. Caroline Avenue Elmhurst, Illinois 60126 Single Family Dwelling Purchased in July 2006 (Purchase Price \$650,000.00) Value Per Comps PIN#: 06-01-213-029				0.00	0.00
Dupage County Circuit Court 421 N. County Farm Road Wheaton, IL 60187	J		Value \$ 660,000.00					
Account No. xxxxxxxx3554			Opened 9/01/07 Last Active 10/02/13 Second Mortgage 142 N. Caroline Avenue Elmhurst, Illinois 60126 Single Family Dwelling Purchased in July 2006 (Purchase Price \$650,000.00) Value Per Comps				148,130.00	0.00
JPMorgan Chase*	J		Value \$ 660,000.00					
270 Park Avenue New York, NY 10017			Opened 2/01/11 Last Active 5/27/14 Vehicle Lien 2011 Mercedes Benz GLK 350 with 33,144 Miles Value Per KBB, PPV				18,009.00	0.00
Account No. xxxxxx1582		H	Value \$ 22,776.00					
MB Financial Services 36455 Corporate Drive Farmington Hills, MI 48331			Additional Notice Sent To: MB Financial Services				Notice Only	
Account No.			Value \$					
MB Financial 475 E. 162 Street South Holland, IL 60473								
Subtotal							166,139.00	0.00
(Total of this page)								

2 continuation sheets attached

Case 14-21258 Doc 1 Filed 06/05/14 Entered 06/05/14 17:28:04 Desc Main Document Page 17 of 50

B6D (Official Form 6D) (12/07) - Court

In re **Brian Scott Smego,  
Melanie Diane Lee Smego**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B Y T O R	H U S B A N D , W I F E , J O I N T , O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I T A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.  MB Financial 4800 N. Western Avenue Chicago, IL 60625			Additional Notice Sent To: MB Financial Services  Value \$				Notice Only	
Account No.  MB Financial Services 800 West Madison Street Chicago, IL 60607			Additional Notice Sent To: MB Financial Services  Value \$				Notice Only	
Account No. xxxxxxxx4289  Nissan Infiniti Attn: Bankruptcy 8900 Freepoint Parkway Irving, TX 75063		H	Opened 4/01/14 Last Active 5/13/14  Vehicle Lease 2014 Infiniti Q50 with 6,000 Miles (Lease) Value Per KBB, PPV Value \$ 46,355.00				25,863.00	0.00
Account No.  Nissan Motor Acceptance * Po Box 660360 Dallas, TX 75266			Additional Notice Sent To: Nissan Infiniti  Value \$				Notice Only	
Account No. xxxxxxxxxxxx8691  Select Portfolio Servicing 3815 SW Temple Salt Lake City, UT 84165		J	Opened 7/01/06 Last Active 10/01/13 First Mortgage 142 N. Caroline Avenue Elmhurst, Illinois 60126 Single Family Dwelling Purchased in July 2006 (Purchase Price \$650,000.00) Value Per Comps Value \$ 660,000.00				519,999.00	0.00
Subtotal (Total of this page)							545,862.00	0.00

Sheet 1 of 2 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

Case 14-21258 Doc 1 Filed 06/05/14 Entered 06/05/14 17:28:04 Desc Main Document Page 18 of 50

B6D (Official Form 6D) (12/07) - Cont.

In re **Brian Scott Smego,  
Melanie Diane Lea Smego**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY	
Account No.  Select Portfolio Servicing PO Box 65250 Salt Lake City, UT 84165			Additional Notice Sent To: Select Portfolio Servicing  Value \$				Notice Only		
Account No.  			  Value \$						
Account No.  			  Value \$						
Account No.  			  Value \$						
Account No.  			  Value \$						
Account No.  			  Value \$						
Sheet <u>2</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims							Subtotal (Total of this page)	0.00	0.00
(Report on Summary of Schedules)							Total	712,001.00	0.00

Case 14-21258 Doc 2 Filed 06/05/14 Entered 06/05/14 17:28:22 Desc Main Document Page 1 of 5

Model Plan  
11/22/2013

Trustee: ☐ Marshall ☐ Meyer  
☒ Stearns ☐ Vaughn

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In re: ) Case No.  
)  
Brian Scott Smego )  
Melanie Diane Lee Smego )  
Debtors. ) Original Chapter 13 Plan, dated June 3, 2014

☒ A check in this box indicates that the plan contains special provisions, set out in Section G. Otherwise, the plan includes no provisions deviating from the model plan adopted by the court at the time of the filing of this case.

**Section A.** 1. As stated in the debtor's Schedule I and J, (a) the number of persons in the debtor's household is 2; (b) their ages are 40, 41, 7; (c) total household monthly income is \$ 14,185.36; and (d) total monthly household expenses are \$ 8,431.00, leaving \$ 5,754.36 available monthly for plan payments.

**Budget items**

2. The debtor's Schedule J includes \$ N/A for charitable contributions; the debtor represents that the debtor made substantially similar contributions for N/A months prior to filing this case.

**Section B.**  
**General items**

1. The debtor assumes all unexpired leases and executory contracts listed in Section G of this plan; all other unexpired leases and executory contracts are rejected. Both assumption and rejection are effective as of the date of plan confirmation.

2. Claims secured by a mortgage on real property of the debtor, set out in Section C or in Paragraph 2 of Section E of this plan, shall be treated as follows:

(a) *Prepetition defaults.* If the debtor pays the cure amount specified in Paragraph 5 of Section E, while timely making all required postpetition payments, the mortgage will be reinstated according to its original terms, extinguishing any right of the mortgagee to recover any amount alleged to have arisen prior to the filing of the petition.

(b) *Costs of collection.* Costs of collection, including attorneys' fees, incurred by the holder after the filing of this bankruptcy case and before the final payment of the cure amount specified in Paragraph 5 of Section E may be added to that cure amount pursuant to order of the court on motion of the holder.

3. The holder of any claim secured by a lien on property of the estate, other than a mortgage treated in Section C or in Paragraph 2 of Section E, shall retain the lien until the earlier of (a) payment of the underlying debt determined under nonbankruptcy law, or (b) discharge under 11 U.S.C. § 1328, at which time the lien shall terminate and be released by the creditor.

4. The debtor shall retain records, including all receipts, of all charitable donations listed in Schedule J.



Case 14-21258 Doc 2 Filed 06/05/14 Entered 06/05/14 17:28:22 Desc Main Document Page 2 of 5

**Section C.** ☒ The debtor will make no direct payments to creditors holding prepetition claims. /or/  
**Direct** ☐ The debtor will make current monthly payments, as listed in the debtor's Schedule J--  
**payment of** increased or decreased as necessary to reflect changes in variable interest rates, escrow  
**claims by** requirements, collection costs, or similar matters--directly to the following creditors holding  
**debtor** claims secured by a mortgage on the debtor's real property:

Creditor: NONE, monthly payment, \$ \_\_\_\_\_

**Section D.** 1. *Initial plan term.* The debtor will pay to the trustee \$ 1,277.00 monthly for 6 months [and \$  
**Payments** monthly for an additional \_\_\_\_\_ months], for total payments, during the initial plan term, of \$ 7,662.00.  
**by debtor** [Enter this amount on Line 1 of Section H.]  
**to the** 2. *Adjustments to initial term.* If the amount paid by the debtor to the trustee during the initial  
**trustee;** plan term does not permit payment of general unsecured claims as specified in Paragraphs 8 and  
**plan term** 9 of Section E, then the debtor shall make additional monthly payments, during the maximum  
**and** plan term allowed by law, sufficient to permit the specified payments.  
**completion**

3. *Plan completion.* ☒ The plan will conclude before the end of the initial term, as adjusted by Paragraph 2, only at such time as all allowed claims are paid in full, with any interest required by the plan /or/  
☐ The plan will conclude before the end of the initial term at any time that the debtor pays to the trustee the full amounts specified in Paragraphs 1 and 2.

**Section E.** The trustee shall disburse payments received from the debtor under this plan as follows:  
**Disburse-**  
**ments by**  
**the trustee**

1. *Trustee's fees.* Payable monthly, as authorized; estimated at 5.00% of plan payments; and during the initial plan term, totaling \$ 383.10. [Enter this amount on Line 2a of Section H.]

2. *Current mortgage payments.* Payable according to the terms of the mortgage, as set forth below, beginning with the first payment due after the filing of the case. Each of these payments shall be increased or decreased by the trustee as necessary to reflect changes in variable interest rates, escrow requirements, or similar matters; the trustee shall make the change in payments as soon as practicable after receipt of a notice of the change issued by the mortgage holder, but no later than 14 days after such receipt. The trustee shall notify the debtor of any such change at least 7 days before putting the change into effect. Any current mortgage payment made by the debtor directly to the mortgagee shall be deducted from the amounts due to be paid to the trustee under this plan.

**-NONE-**

The total of all current mortgage payments to be made by the trustee under the plan is estimated to be \$ 0.00. [Enter this amount on Line 2b of Section H.]

3.1. *Other secured claims secured by value in collateral.* All secured claims, other than mortgage claims treated above and claims treated in Paragraph 3.2, are to be paid in full during the plan term, with interest at an annual percentage rates and in the fixed monthly amounts specified below regardless of contrary proofs of claim (subject to reduction with the consent of the creditor): (Except as stated in Section G. below.)

**-NONE-**

Case 14-21258 Doc 2 Filed 06/05/14 Entered 06/05/14 17:28:22 Desc Main Document Page 3 of 5

[All claims in the debtor's Schedule D, other than mortgages treated above and claims for which the collateral has no value, must be listed in this paragraph.]

The total of all payments on these secured claims, including interest, is estimated to be \$ 0.00.  
[Enter this amount on Line 2c of Section H.]

3.2 *Other secured claims treated as unsecured.* The following claims are secured by collateral that either has no value or that is fully encumbered by liens with higher priority. No payment will be made on these claims on account of their secured status, but to the extent that the claims are allowed, they will be paid as unsecured claims, pursuant to Paragraphs 6 and 8 of this section.  
**-NONE-**

4. *Priority claims of debtor's attorney.* Payable in amounts allowed by court order. The total claim of debtor's attorney is estimated to be \$ 0.00. [Enter this amount on Line 2d of Section H.]

5. *Mortgage arrearage.* Payable as set forth below, regardless of contrary proofs of claim, except that the arrearage payable may be reduced either with the consent of the mortgagee or by court order, entered on motion of the debtor with notice to the trustee and the mortgagee. Any such reduction shall be effective 14 days after either the trustee's receipt of a notice of reduction consented to by the mortgagee or the entry of a court order reducing the arrearage.  
**-NONE-**

6. *Allowed priority claims other than those of the debtor's attorney.* Payable in full, without interest, on a pro rata basis. The total of all payments on non-attorney priority claims to be made by the trustee under the plan is estimated to be \$ 0.00. [Enter this amount on Line 2f of Section H.] Any claim for which the proof of claim asserts both secured and priority status, but which is not identified as secured in Paragraphs 2, 3.1, or 3.2 of this section, will be treated under this paragraph to the extent that the claim is allowed as priority claim.

7. *Specially classified unsecured claim.* A special class consisting of the following non-priority unsecured claim: -NONE- shall be paid at N/A % of the allowed amount. The total of all payments to this special class is estimated to be \$ N/A. [Enter this amount on Line 2g of Section H.]

Reason for the special class: N/A.

8. *General unsecured claims (GUCs).* All allowed nonpriority unsecured claims, not specially classified, including unsecured deficiency claims under 11 U.S.C. § 506(a), shall be paid, pro rata, ☒ in full, /or/ ☐ to the extent possible from the payments set out in Section D, but not less than N/A % of their allowed amount. [Enter minimum payment percentage on Line 4b of Section H.] Any claim for which the proof of claim asserts secured status, but which is not identified as secured in section C, or Paragraphs 2, 3.1, 3.2 or 5 of this section, will be treated under this paragraph to the extent that the claim is allowed without priority.

9. *Interest.* ☐ Interest shall not be paid on unsecured claims /or/ ☒ interest shall be paid on unsecured claims, including priority and specially classified claims, at an annual percentage rate of 3.25 % [Complete Line 4d of Section H to reflect interest payable.]

#### **Section F. Priority**

The trustee shall pay the amounts specified in Section E of this Plan in the following order of priority, with claims in a given level of priority reduced proportionately in the event of insufficient plan payments: (1) trustee's fee; (2) current mortgage payments; (3) secured claims

Case 14-21258 Doc 2 Filed 06/05/14 Entered 06/05/14 17:28:22 Desc Main Document Page 4 of 5

listed in Section E, Paragraph 3.1; (4) priority claims of the debtor's attorney; (5) mortgage arrearages; (6) priority claims other than those of the debtor's attorney; (7) specially classified non-priority unsecured claims; and (8) general unsecured claims.

**Section G. Special terms** Notwithstanding anything to the contrary set forth above, this Plan shall include the provisions set forth in the box following the signatures. The provisions will not be effective unless there is a check in the notice box preceding Section A.

**Section H. Summary of payments to and from the trustee**

- |  |    |          |          |
|--|----|----------|----------|
| (1) Total payments from the debtor to the Chapter 13 trustee (subject to Paragraph 2 of Section D)             |    | \$       | 7,662.00 |
| (2) Estimated disbursements by the trustee for non-GUCs (general unsecured claims):                            |    |          |          |
| (a) Trustee's fees   | \$ | 383.10   |          |
| (b) Current mortgage payments  | \$ | 0.00     |          |
| (c) Payments of other allowed secured claims   | \$ | 0.00     |          |
| (d) Priority payments to debtor's attorney   | \$ | 0.00     |          |
| (e) Payments of mortgage arrearages  | \$ | 0.00     |          |
| (f) Payments of non-attorney priority claims   | \$ | 0.00     |          |
| (g) Payments of specially classified unsecured claims  | \$ | 0.00     |          |
| (h) Total [add Lines 2a through 2g]  | \$ | 383.10   |          |
| (3) Estimated payments available for GUCs and interest during initial plan term [subtract Line 2h from Line 1] | \$ | 7,278.90 |          |
| (4) Estimated payments required after initial plan term:   |    |          |          |
| (a) Estimated total GUCs, including unsecured deficiency claims under § 506(a)                                 | \$ | 7,207.50 |          |
| (b) Minimum GUC payment percentage   |    | 100 %    |          |
| (c) Estimated minimum GUC payment [multiply line 4a by line 4b]  | \$ | 7,207.50 |          |
| (d) Estimated interest payments on unsecured claims  | \$ | 68.46    |          |
| (e) Total of GUC and interest payments [add Lines 4c and 4d]   | \$ | 7,275.96 |          |
| (f) Payments available during initial term [enter Line 3]  | \$ | 7,278.90 |          |
| (g) Additional payments required [subtract Line 4f from Line 4e]   | \$ | -2.94    |          |
| (5) Additional payments available:   |    |          |          |
| (a) Debtor's monthly payment less trustee's fees and current mortgage payments made by the trustee             | \$ | N/A      |          |
| (b) Months in maximum plan term after initial term   |    | N/A      |          |
| (c) Payments available [multiply line 5a by line 5b]   | \$ | N/A      |          |

**Section I. Payroll Control** ☐ A check in this box indicates that the debtor consents to immediate entry of an order directing the debtor's employer to deduct from the debtor's wages the amount specified in Paragraph 1 of Section D and to pay that amount to the trustee on the debtor's behalf. If this is a joint case, details of the deductions from each spouse's wages are set out in Section G.

**Signatures Debtor(s)** [Sign only if not represented by an attorney]

Case 14-21258 Doc 2 Filed 06/05/14 Entered 06/05/14 17:28:22 Desc Main Document Page 5 of 5

Date \_\_\_\_\_

Debtor's Attorney /s/ Nathan Volheim

Date June 3, 2014

**Attorney Information**  
(name, address,  
telephone, etc.)

Nathan Volheim  
Sulaiman Law Group, Ltd.  
900 Jorie Boulevard  
Suite 150  
Oak Brook, IL 60523  
630-575-8181  
Fax: 630-575-8188

**Special Terms [as provided in Paragraph G]**

**Special Intentions:**

1. Debtors are surrendering the real property located at 142 N. Caroline, Elmhurst, Illinois to Select Portfolio Servicing and JPMorgan Chase in full satisfaction of their claims.
2. Debtors shall make direct payments to Nissan Infiniti for the 2014 Infiniti Q50. Nissan Infiniti is authorized to send monthly statements directly to the Debtors.
3. Debtors shall make direct payments to MB Financial Services for the 2011 Mercedes Benz GLK 350. MB Financial Services is authorized to send monthly statements directly to the Debtors.
4. Unsecured claims filed after the claim bar date shall not be paid by the Chapter 13 Trustee.
5. Debtor shall assume the residential lease.





**ILLINOIS**

**JOSEPH WHITE-SARACINOVIC STATE**  
**DRIVER'S LICENSE**

**CLASS D**

**EXP. DATE**  
**ISSUED DATE**

**TYPE: DRG**

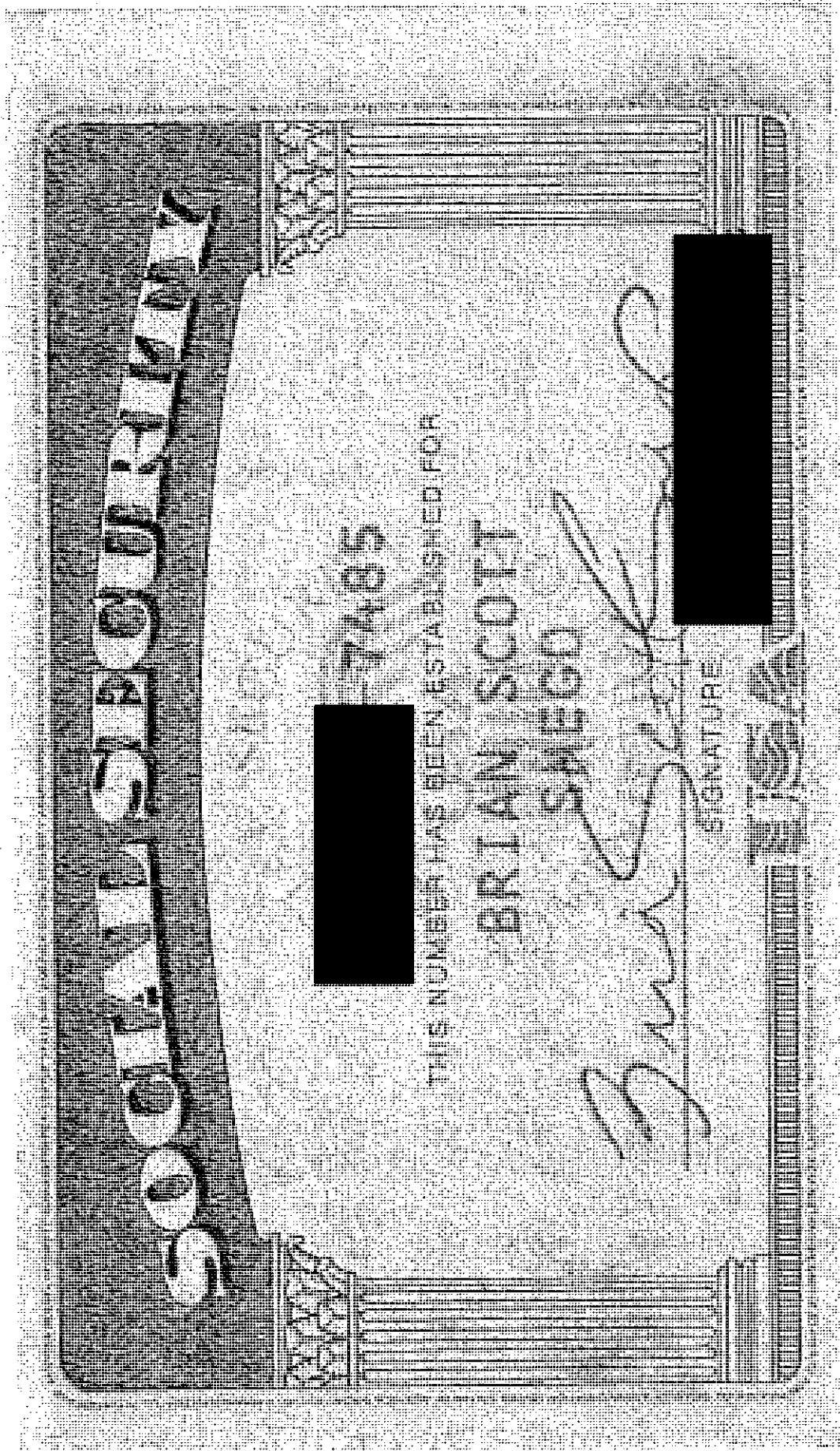
**Lic. No.**  
**DOB:**  
**Expires:**  
**Issued:**

**BRIAN S SMEGO**  
**142 N CAROLINE AVE**  
**ELMHURST IL 60126**

*Smego*

**Male**







An Exelon Company

**SERVICE FROM 5/1/15 THROUGH 6/2/15 (32 DAYS)**

Residential - Single

Brian Smego  
235 Oneida Ave  
Elmhurst, IL 60126  
312.240.1518

Issued 6/2/15 Account # [REDACTED] 095

Payment Deducted on 6/24/15

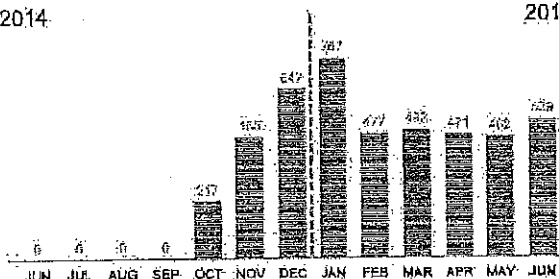
**\$78.20**

Thank you for your payments totaling \$74.89.

**TOTAL USAGE (kWh)**

2014

2015



Current month's reading is actual.  
\*Non-regular Billing Period

**AVERAGE DAILY USE** (monthly usage/days in period)**16.5**

Last Month 50° avg. temp

**15.9** kWh

Last Year

Not Available

\* Ten 100W light bulbs for 1 hour = 1 kWh

**CURRENT CHARGES SUMMARY**

See reverse side for details



**SUPPLY**  
\$36.89

**DELIVERY**  
\$33.47



ComEd provides your energy.

ComEd.com  
1.800.334.7661



ComEd delivers electricity to your home.

ComEd.com  
1.800.334.7661

You can choose at PlugInIllinois.org

**TAXES & FEES \$7.84**

Return only this portion with your check made payable to ComEd. Please write your account number on your check.



An Exelon Company

17828 2 AV D.388 57280517622011403 067.01 C04566 1467890 06032015  
BRIAN SMEGO  
235 E ONEIDA AVE  
ELMHURST IL 60126-4511



COMED  
PO BOX 6111  
CAROL STREAM, IL 60197-6111

**Pay your bill online, by phone or by mail.**

See reverse side for more info

Account # [REDACTED] 095

Payment Deducted on 6/24/15

**\$78.20**

Payment Amount:

**Brian Scott Smego**  
235 East Oneida Ave.  
Elmhurst IL 60126

June 3, 2015

Experian  
PO Box 2002  
Allen, TX 75013

**VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED**

**In the Matter of:**

Brian Scott Smego  
235 East Oneida Ave.  
Elmhurst IL 60126  
SSN: [REDACTED] 7485  
Bankruptcy Case No. 14-21258, Chapter 13  
Date of Bankruptcy Filing: 6/5/2014 , Discharge Date: 3/19/2015

Dear Sir or Madam:

For your reference I am enclosing a copy of the Order Discharging Debtor entered on 3/19/2015 in my Chapter 13 case. Please update the subject credit file(s) to reflect the discharged status of the debts as indicated on the Final Report from the Trustee. It is my understanding that the Fair Credit Reporting Act and the Regulations implemented by the Federal Trade Commission under the Act requires you to report a current balance of "0" on all of these accounts that have been discharged in my bankruptcy case.

To the extent that any of the discharged debts are reporting anything other than a "0" balance, please consider this letter as a Dispute under the Fair Credit Reporting Act. Consequently, I am requesting you to immediately activate the Automated Dispute Resolution System program with respect to this written notice, regarding each creditor listed on the attached Schedules D, E and F.

Specifically, I am requesting an investigation into the following accounts:

**JPMorgan Chase , account # xxxx3554.**  
**Select Portfolio Servicing # xxxx8691**

1. These accounts were discharged in my bankruptcy No. 14-21258. The account status should be marked as "discharged" and there should be no derogatory reporting after the bankruptcy filing date. Please make the appropriate changes to this entry immediately.
2. These accounts were discharged in my bankruptcy No. 14-21258. The account status should be marked as "discharged" and the balance on this account should be "\$0" Please make the appropriate changes to this entry immediately.
3. These accounts were discharged in my bankruptcy No. 14-21258. The account status should be marked as "discharged" and the past due on this account should be "\$0" Please make the appropriate changes to this entry immediately.



Brian Scott Smego  
235 East Oneida Ave.  
Elmhurst IL 60126

4. These accounts were included in my bankruptcy No. 14-21258. The last activity date on this account should be no greater than the bankruptcy filing date shown above. However, this account is showing derogatory entries made after the date of my bankruptcy filing. These entries are improperly reducing my credit score and causing other related harm. They also give the reader a false impression regarding the delinquency history of this account. Please make the appropriate changes to this entry immediately.

These accounts were discharged in chapter 13 bankruptcy plan that allowed me to surrender the property with full satisfaction of the debt ( Plan completed-All payments made according to plan-no further obligation). Please review my chapter 13 plan enclosed.

It is also my understanding that pursuant to the Fair Credit Reporting Act you are required to conduct an investigation or reinvestigation of each of the items in my report that are disputed by me and that you will promptly notify me of the results of your investigation. In addition, it is my understanding that each of the above creditors is required to investigate my disputes upon receipt of notification from you of this information. In order to facilitate those investigations I request that you forward this letter, and the enclosures, to each of the creditors listed above. If for any reason you decline to send a copy of my letter and the enclosures to any of the creditors, I request that you promptly advise me so that I can take additional steps to protect myself.

Thank you for your assistance with this matter.

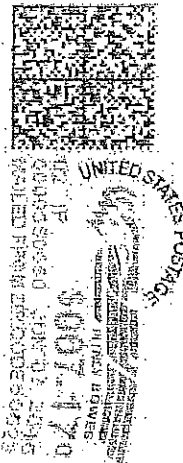
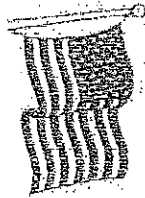
Sincerely,

  
Brian Scott Smego

Enclosures:

Discharge Order  
Petition Schedules D, E & F  
Chapter 13 Plan  
Copy of Driver's License  
Copy of SS Card  
Copy of ComEd Bill

Allen Scott Smego  
235 East Oneida Ave.  
Elmhurst, IL 60126



LaserSubstrates, Inc.<sup>TM</sup>

1.800.538.4900  
www.lasersub.com

**U.S. Postal Service<sup>TM</sup>**  
**CERTIFIED MAIL<sup>TM</sup> RECEIPT**  
(Domestic Mail Only; No Insurance Coverage Provided)  
For delivery information visit our website at [www.usps.com](http://www.usps.com)

7105 4522 6440 0000 2244

Postage	\$0.60	.92	Postmark Here
Certified Fee	\$8.30	3.42	
Return Receipt Fee (Endorsement Required)	\$2.65	2.80	
Restricted Delivery Fee (Endorsement Required)	\$0.00		
Total Postage & Fees	\$	7.17	

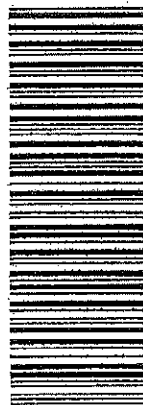
Sent To  
Street, Apt. No.,  
or PO Box No.  
City, State, Zip+4

Experian  
PO Box 2002  
Allen, TX 75013  
*B. Smego*

PS Form 3811, January 2013 See Reverse for Instructions

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT  
OF THE RETURN ADDRESS FOLD AT DOTTED LINE

CERTIFIED MAIL<sup>TM</sup>



7105 4522 6440 0000 2244  
RETURN RECEIPT REQUESTED

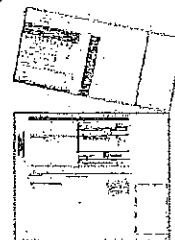
Experian  
PO Box 2002  
Allen, TX 75013

Batch #: 283  
Article #: 71054522644000002244  
Date/Time: 5/28/2015 2:12:30 PM  
Code:  
Code2:  
File #:  
Internal File #:  
Internal Code #:

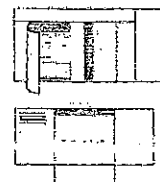
Reorder Form LCD-817 rev. 01/13  
1-800-538-4900  
[www.printcertifiedmail.com](http://www.printcertifiedmail.com)

2. Article Number	COMPLETE THIS SECTION ON DELIVERY	
7105 4522 6440 0000 2244	A. Signature <b>X</b> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee	
1. Article Addressed to:  Experian PO Box 2002 Allen, TX 75013	B. Received by (Printed Name)	C. Date of Delivery
	D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES enter delivery address below: <input type="checkbox"/> No	
	3. Service Type <input checked="" type="checkbox"/> Certified	
4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes		

1 SEPARATE AT PERFORATION



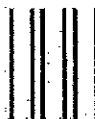
2 REMOVE LABEL AND RECEIPT FROM BACKING. PLACE LABEL AT TOP OF ENVELOPE TO THE RIGHT OF THE RETURN ADDRESS



PS Form 3811

Domestic Return Receipt

UNITED STATES POSTAL SERVICE



First-Class Mail  
Postage & Fees Paid  
USPS  
Permit No. G-10

Sulaiman law Group, Ltd.  
900 Jorie Blvd., Suite 150

Oak Brook, IL 60523

*B. Smego*

OPTIONAL LABEL

Batch #: 283  
Article #: 71054522644000002244  
Date/Time: 5/28/2015 2:12:30 PM  
Code:  
Code2:  
File #:  
Internal File #:  
Internal Code #:

3

LIFT HERE

Case 14-21258 Doc 27 Filed 03/19/15 Entered 03/19/15 08:51:18 Desc Ord Dsch  
Ch13 After Completion Page 1 of 2  
B18WJ (Form 18WJ) (08/07)

**United States Bankruptcy Court**

Northern District of Illinois

Case No. 14-21258

Chapter 13

In re: Debtors (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Brian Scott Smego  
235 E. Oneida Avenue  
Elmhurst, IL 60126

Melanie Diane Lee Smego  
aka Melanie Diane Smego, dba  
Interior Decor, ...  
142 N. Caroline Ave.  
Elmhurst, IL 60126

Social Security / Individual Taxpayer ID No.:

xxx-xx-7485

xxx-xx-8838

Employer Tax ID / Other nos.:

**DISCHARGE OF JOINT DEBTORS AFTER COMPLETION  
OF CHAPTER 13 PLAN**

It appearing that the debtors are entitled to a discharge, **IT IS ORDERED:** The debtors are granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

If the trustee has filed and served a notice pursuant to Section B2 (b) of the debtors' plan, and no statement is timely filed by the mortgagee in response, the mortgage addressed by the notice is deemed to be fully current as of the date of the notice.

FOR THE COURT

Dated: March 19, 2015

Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

Case 14-21258 Doc 1 Filed 06/05/14 Entered 06/05/14 17:28:04 Desc Main Document Page 16 of 50

B6D (Official Form 6D) (12/07)

In re **Brian Scott Smego,  
Melanie Diane Lee Smego**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D , W I F E , J O I N T , O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. XX-XX-XX3-029  Dupage County Circuit Court 421 N. County Farm Road Wheaton, IL 60187		J	Real Estate Taxes - Notice Only 142 N. Caroline Avenue Elmhurst, Illinois 60126 Single Family Dwelling Purchased in July 2006 (Purchase Price \$650,000.00) Value Per Comps PIN#: 06-01-213-029 Value \$ 660,000.00				0.00	0.00
Account No. XXXXXXXX3554  JPMorgan Chase* 270 Park Avenue New York, NY 10017		J	Opened 9/01/07 Last Active 10/02/13 Second Mortgage 142 N. Caroline Avenue Elmhurst, Illinois 60126 Single Family Dwelling Purchased in July 2006 (Purchase Price \$650,000.00) Value Per Comps Value \$ 660,000.00				148,130.00	0.00
Account No. XXXXXX1582  MB Financial Services 36455 Corporate Drive Farmington Hills, MI 48331		H	Opened 2/01/11 Last Active 5/27/14 Vehicle Lien 2011 Mercedes Benz GLK 350 with 33,144 Miles Value Per KBB, PPV Value \$ 22,776.00				18,009.00	0.00
Account No.  MB Financial 475 E. 162 Street South Holland, IL 60473			Additional Notice Sent To: MB Financial Services Value \$				Notice Only	
Subtotal (Total of this page)							166,139.00	0.00

2 continuation sheets attached

Case 14-21258 Doc 1 Filed 06/05/14 Entered 06/05/14 17:28:04 Desc Main Document Page 17 of 50

RFD (Official Form 6B) (12/07) - Cont.

In re **Brian Scott Smego,  
Melanie Diane Lee Smego**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	H U S B A N D , W I F E , J O I N T , O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.  MB Financial 4800 N. Western Avenue Chicago, IL 60625			Additional Notice Sent To: MB Financial Services				Notice Only	
Value \$								
Account No.  MB Financial Services 800 West Madison Street Chicago, IL 60607			Additional Notice Sent To: MB Financial Services				Notice Only	
Value \$								
Account No. xxxxxxxx4289  Nissan Infiniti Attn: Bankruptcy 8900 Freeport Parkway Irving, TX 75063			Opened 4/01/14 Last Active 5/13/14  Vehicle Lease  2014 Infiniti Q50 with 6,000 Miles (Lease) Value Per KBB, PPV				25,863.00	0.00
Value \$			46,355.00					
Account No.  Nissan Motor Acceptance * Po Box 660360 Dallas, TX 75266			Additional Notice Sent To: Nissan Infiniti				Notice Only	
Value \$								
Account No. xxxxxxxxxx8691  Select Portfolio Servicing 3815 SW Temple Salt Lake City, UT 84165			Opened 7/01/06 Last Active 10/01/13 First Mortgage 142 N. Caroline Avenue Elmhurst, Illinois 60126 Single Family Dwelling Purchased in July 2006 (Purchase Price \$650,000.00) Value Per Comps				519,999.00	0.00
Value \$			660,000.00					
Subtotal (Total of this page)							545,862.00	0.00

Sheet 1 of 2 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims



Case 14-21258 Doc 1 Filed 06/05/14 Entered 06/05/14 17:28:04 Desc Main Document Page 18 of 50

B6D (Official Form 6D) (12/87) - Cont.

In re **Brian Scott Smego,  
Melanie Diane Lee Smego**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H U S B A N D / W I F E / J O I N T / C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.  Select Portfolio Servicing PO Box 65250 Salt Lake City, UT 84165			Additional Notice Sent To: Select Portfolio Servicing				Notice Only	
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)							0.00	0.00
Total (Report on Summary of Schedules)							712,001.00	0.00

Sheet 2 of 2 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

Case 14-21258 Doc 1 Filed 06/05/14 Entered 06/05/14 17:28:04 Desc Main Document Page 19 of 50

B6E (Official Form 6E) (4/13)

In re **Brian Scott Smego,  
Melanie Diane Lee Smego**

Case No. \_\_\_\_\_

**Debtors**

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

Case 14-21258 Doc 1 Filed 06/05/14 Entered 06/05/14 17:28:04 Desc Main Document Page 20 of 50

B6F (Official Form 6F) (12/07)

In re **Brian Scott Smego,  
Melanie Diane Lee Smego**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H U S B A N D  W I F E  J O I N T  C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M I F C L A I M I S S U B J E C T T O S E T O F F S O S T A T E	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
Account No. xxxxxxxxxxxx6771  Chase * ATTN: Bankruptcy Department P.O. Box 15298 Wilmington, DE 19850		H	Opened 1/01/08 Last Active 4/25/14 Credit Card				3,207.50
Account No.  Chase * 3415 Vision Drive Mail Code OH4-7142 Columbus, OH 43219			Additional Notice Sent To: Chase *				Notice Only
Account No. xxxxxxxxxxxx2613  Chase * ATTN: Bankruptcy Department P.O. Box 15298 Wilmington, DE 19850		W	Credit Card				4,000.00
Account No.  Equifax Information Services, LLC 1550 Peachtree Street NW Atlanta, GA 30309		J	Notice Only				0.00
Subtotal (Total of this page)							7,207.50

1 continuation sheets attached

Case 14-21258 Doc 1 Filed 06/05/14 Entered 06/05/14 17:28:04 Desc Main Document Page 21 of 50

B6F (Official Form 6F) (12/07) - Cont.

In re **Brian Scott Smego,  
Melanie Diane Lee Smego**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H U S B A N D , W I F E , J O I N T , O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.			Notice Only				
Experian Information Solutions, Inc. 475 Anton Boulevard Costa Mesa, CA 92626		J					0.00
Account No.			Notice Only				
Trans Union LLC 1561 E. Orangethorpe Avenue Fullerton, CA 92831		J					0.00
Account No.							
Account No.							
Account No.							
Account No.							
Subtotal (Total of this page)							0.00
Total (Report on Summary of Schedules)							7,207.50

Sheet no. 1 of 1 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Case 14-21258 Doc 2 Filed 06/05/14 Entered 06/05/14 17:28:22 Desc Main Document Page 1 of 5

Model Plan  
11/22/2013

Trustee: ☐ Marshall ☐ Meyer  
☒ Stearns ☐ Vaughn

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: ) Case No.  
 )  
Brian Scott Smego )  
Melanie Diane Lee Smego )  
Debtors. ) Original Chapter 13 Plan, dated June 3, 2014

☒ A check in this box indicates that the plan contains special provisions, set out in Section G. Otherwise, the plan includes no provisions deviating from the model plan adopted by the court at the time of the filing of this case.

**Section A.** 1. As stated in the debtor's Schedule I and J, (a) the number of persons in the debtor's household  
**Budget** is 2; (b) their ages are 40, 41, 7; (c) total household monthly income is \$ 14,185.36; and (d) total  
**items** monthly household expenses are \$ 8,431.00, leaving \$ 5,754.36 available monthly for plan payments.

2. The debtor's Schedule J includes \$ N/A for charitable contributions; the debtor represents that the debtor made substantially similar contributions for N/A months prior to filing this case.

**Section B.** 1. The debtor assumes all unexpired leases and executory contracts listed in Section G of this  
**General** plan; all other unexpired leases and executory contracts are rejected. Both assumption and  
**items** rejection are effective as of the date of plan confirmation.

2. Claims secured by a mortgage on real property of the debtor, set out in Section C or in Paragraph 2 of Section E of this plan, shall be treated as follows:

(a) *Prepetition defaults.* If the debtor pays the cure amount specified in Paragraph 5 of Section E, while timely making all required postpetition payments, the mortgage will be reinstated according to its original terms, extinguishing any right of the mortgagee to recover any amount alleged to have arisen prior to the filing of the petition.

(b) *Costs of collection.* Costs of collection, including attorneys' fees, incurred by the holder after the filing of this bankruptcy case and before the final payment of the cure amount specified in Paragraph 5 of Section E may be added to that cure amount pursuant to order of the court on motion of the holder.

3. The holder of any claim secured by a lien on property of the estate, other than a mortgage treated in Section C or in Paragraph 2 of Section E, shall retain the lien until the earlier of (a) payment of the underlying debt determined under nonbankruptcy law, or (b) discharge under 11 U.S.C. § 1328, at which time the lien shall terminate and be released by the creditor.

4. The debtor shall retain records, including all receipts, of all charitable donations listed in Schedule J.

Case 14-21258 Doc 2 Filed 06/05/14 Entered 06/05/14 17:28:22 Desc Main Document Page 2 of 5

**Section C.** ☒ The debtor will make no direct payments to creditors holding prepetition claims. /or/  
**Direct** ☐ The debtor will make current monthly payments, as listed in the debtor's Schedule J—  
**payment of** increased or decreased as necessary to reflect changes in variable interest rates, escrow  
**claims by** requirements, collection costs, or similar matters—directly to the following creditors holding  
**debtor** claims secured by a mortgage on the debtor's real property:  
 Creditor: -NONE-, monthly payment, \$ \_\_\_\_\_

**Section D.** 1. *Initial plan term.* The debtor will pay to the trustee \$ 1,277.00 monthly for 6 months [and \$  
**Payments** monthly for an additional \_\_\_\_\_ months], for total payments, during the initial plan term, of \$ 7,662.00.  
**by debtor** [Enter this amount on Line 1 of Section H.]  
**to the** 2. *Adjustments to initial term.* If the amount paid by the debtor to the trustee during the initial  
**trustee;** plan term does not permit payment of general unsecured claims as specified in Paragraphs 8 and  
**plan term** 9 of Section E, then the debtor shall make additional monthly payments, during the maximum  
**and** plan term allowed by law, sufficient to permit the specified payments.  
**completion** 3. *Plan completion.* ☒ The plan will conclude before the end of the initial term, as adjusted by  
 Paragraph 2, only at such time as all allowed claims are paid in full, with any interest required by  
 the plan /or/  
☐ The plan will conclude before the end of the initial term at any time that the debtor pays to the  
 trustee the full amounts specified in Paragraphs 1 and 2.

**Section E.** The trustee shall disburse payments received from the debtor under this plan as follows:  
**Disburse-**  
**ments by** 1. *Trustee's fees.* Payable monthly, as authorized; estimated at 5.00% of plan payments; and  
**the trustee** during the initial plan term, totaling \$ 383.10. [Enter this amount on Line 2a of Section H.]  
 2. *Current mortgage payments.* Payable according to the terms of the mortgage, as set forth  
 below, beginning with the first payment due after the filing of the case. Each of these payments  
 shall be increased or decreased by the trustee as necessary to reflect changes in variable interest  
 rates, escrow requirements, or similar matters; the trustee shall make the change in payments as  
 soon as practicable after receipt of a notice of the change issued by the mortgage holder, but no  
 later than 14 days after such receipt. The trustee shall notify the debtor of any such change at  
 least 7 days before putting the change into effect. Any current mortgage payment made by the  
 debtor directly to the mortgagee shall be deducted from the amounts due to be paid to the trustee  
 under this plan.

-NONE-

The total of all current mortgage payments to be made by the trustee under the plan is estimated  
 to be \$ 0.00. [Enter this amount on Line 2b of Section H.]

3.1. *Other secured claims secured by value in collateral.* All secured claims, other than mortgage  
 claims treated above and claims treated in Paragraph 3.2, are to be paid in full during the plan  
 term, with interest at an annual percentage rates and in the fixed monthly amounts specified  
 below regardless of contrary proofs of claim (subject to reduction with the consent of the  
 creditor): (Except as stated in Section G. below.)

-NONE-



Case 14-21258 Doc 2 Filed 06/05/14 Entered 06/05/14 17:28:22 Desc Main Document Page 3 of 5

[All claims in the debtor's Schedule D, other than mortgages treated above and claims for which the collateral has no value, must be listed in this paragraph.]

The total of all payments on these secured claims, including interest, is estimated to be \$ 0.00 .  
[Enter this amount on Line 2c of Section H.]

3.2 *Other secured claims treated as unsecured.* The following claims are secured by collateral that either has no value or that is fully encumbered by liens with higher priority. No payment will be made on these claims on account of their secured status, but to the extent that the claims are allowed, they will be paid as unsecured claims, pursuant to Paragraphs 6 and 8 of this section.  
-NONE-

4. *Priority claims of debtor's attorney.* Payable in amounts allowed by court order. The total claim of debtor's attorney is estimated to be \$ 0.00 . [Enter this amount on Line 2d of Section H.]

5. *Mortgage arrearages.* Payable as set forth below, regardless of contrary proofs of claim, except that the arrearages payable may be reduced either with the consent of the mortgagee or by court order, entered on motion of the debtor with notice to the trustee and the mortgagee. Any such reduction shall be effective 14 days after either the trustee's receipt of a notice of reduction consented to by the mortgagee or the entry of a court order reducing the arrearage.  
-NONE-

6. *Allowed priority claims other than those of the debtor's attorney.* Payable in full, without interest, on a pro rata basis. The total of all payments on non-attorney priority claims to be made by the trustee under the plan is estimated to be \$ 0.00 . [Enter this amount on Line 2f of Section H.] Any claim for which the proof of claim asserts both secured and priority status, but which is not identified as secured in Paragraphs 2, 3.1, or 3.2 of this section, will be treated under this paragraph to the extent that the claim is allowed as priority claim.

7. *Specially classified unsecured claim.* A special class consisting of the following non-priority unsecured claim: -NONE- shall be paid at N/A % of the allowed amount. The total of all payments to this special class is estimated to be \$ N/A . [Enter this amount on Line 2g of Section H.]

Reason for the special class: N/A .

8. *General unsecured claims (GUCs).* All allowed nonpriority unsecured claims, not specially classified, including unsecured deficiency claims under 11 U.S.C. § 506(a), shall be paid, pro rata, ☒ in full, /or/ ☐ to the extent possible from the payments set out in Section D, but not less than N/A % of their allowed amount. [Enter minimum payment percentage on Line 4b of Section H.] Any claim for which the proof of claim asserts secured status, but which is not identified as secured in section C, or Paragraphs 2, 3.1, 3.2 or 5 of this section, will be treated under this paragraph to the extent that the claim is allowed without priority.

9. *Interest.* ☐ Interest shall not be paid on unsecured claims /or/ ☒ interest shall be paid on unsecured claims, including priority and specially classified claims, at an annual percentage rate of 3.25 % [Complete Line 4d of Section H to reflect interest payable.]

**Section F.** The trustee shall pay the amounts specified in Section E of this Plan in the following order  
**Priority** of priority, with claims in a given level of priority reduced proportionately in the event of insufficient plan payments: (1) trustee's fee; (2) current mortgage payments; (3) secured claims

Case 14-21258 Doc 2 Filed 06/05/14 Entered 06/05/14 17:28:22 Desc Main Document Page 4 of 5

listed in Section E, Paragraph 3.1; (4) priority claims of the debtor's attorney; (5) mortgage arrears; (6) priority claims other than those of the debtor's attorney; (7) specially classified non-priority unsecured claims; and (8) general unsecured claims.

**Section G.  
Special  
terms**

Notwithstanding anything to the contrary set forth above, this Plan shall include the provisions set forth in the box following the signatures. The provisions will not be effective unless there is a check in the notice box preceding Section A.

**Section H.  
Summary  
of pay-  
ments to  
and from  
the  
trustee**

- (1) Total payments from the debtor to the Chapter 13 trustee (subject to Paragraph 2 of Section D) \$ 7,662.00
- (2) Estimated disbursements by the trustee for non-GUCs (general unsecured claims):
- |   |                  |
|---|------------------|
| (a) Trustee's fees                                    | \$ <u>383.10</u> |
| (b) Current mortgage payments                         | \$ <u>0.00</u>   |
| (c) Payments of other allowed secured claims          | \$ <u>0.00</u>   |
| (d) Priority payments to debtor's attorney            | \$ <u>0.00</u>   |
| (e) Payments of mortgage arrears                      | \$ <u>0.00</u>   |
| (f) Payments of non-attorney priority claims          | \$ <u>0.00</u>   |
| (g) Payments of specially classified unsecured claims | \$ <u>0.00</u>   |
| (h) Total [add Lines 2a through 2g]                   | \$ <u>383.10</u> |
- (3) Estimated payments available for GUCs and interest during initial plan term [subtract Line 2h from Line 1] \$ 7,278.90
- (4) Estimated payments required after initial plan term:
- |  |                    |
|--|--------------------|
| (a) Estimated total GUCs, including unsecured deficiency claims under § 506(a) | \$ <u>7,207.50</u> |
| (b) Minimum GUC payment percentage   | <u>100</u> %       |
| (c) Estimated minimum GUC payment [multiply line 4a by line 4b]                | \$ <u>7,207.50</u> |
| (d) Estimated interest payments on unsecured claims                            | \$ <u>68.46</u>    |
| (e) Total of GUC and interest payments [add Lines 4c and 4d]                   | \$ <u>7,275.96</u> |
| (f) Payments available during initial term [enter Line 3]                      | \$ <u>7,278.90</u> |
| (g) Additional payments required [subtract Line 4f from Line 4e]               | \$ <u>-2.94</u>    |
- (5) Additional payments available:
- |  |               |
|--|---------------|
| (a) Debtor's monthly payment less trustee's fees and current mortgage payments made by the trustee | \$ <u>N/A</u> |
| (b) Months in maximum plan term after initial term   | <u>N/A</u>    |
| (c) Payments available [multiply line 5a by line 5b]   | \$ <u>N/A</u> |

**Section I.  
Payroll  
Control**

☐ A check in this box indicates that the debtor consents to immediate entry of an order directing the debtor's employer to deduct from the debtor's wages the amount specified in Paragraph 1 of Section D and to pay that amount to the trustee on the debtor's behalf. If this is a joint case, details of the deductions from each spouse's wages are set out in Section G.

**Signatures Debtor(s) [Sign only if not represented by an attorney]**

Case 14-21258 Doc 2 Filed 06/05/14 Entered 06/05/14 17:28:22 Desc Main Document Page 5 of 5

Date \_\_\_\_\_

Debtor's Attorney /s/ Nathan Volheim

Date June 3, 2014


**Attorney Information**  
(name, address,  
telephone, etc.)

Nathan Volheim  
Sulaiman Law Group, Ltd.  
900 Jorie Boulevard  
Suite 150  
Oak Brook, IL 60523  
630-575-8181  
Fax: 630-575-8188

**Special Terms [as provided in Paragraph G]**

**Special Intentions:**

1. Debtors are surrendering the real property located at 142 N. Caroline, Elmhurst, Illinois to Select Portfolio Servicing and JPMorgan Chase in full satisfaction of their claims.
2. Debtors shall make direct payments to Nissan Infiniti for the 2014 Infiniti Q50. Nissan Infiniti is authorized to send monthly statements directly to the Debtors.
3. Debtors shall make direct payments to MB Financial Services for the 2011 Mercedes Benz GLK 350. MB Financial Services is authorized to send monthly statements directly to the Debtors.
4. Unsecured claims filed after the claim bar date shall not be paid by the Chapter 13 Trustee.
5. Debtor shall assume the residential lease.



**ILLINOIS**

*Smeed*

**DRIVER'S LICENSE**

**Issued:** [REDACTED]

**Expires:** [REDACTED]

**DOB:** [REDACTED]

**Lic. No.:** [REDACTED]

**CLASS:** D

**REST:** [REDACTED]

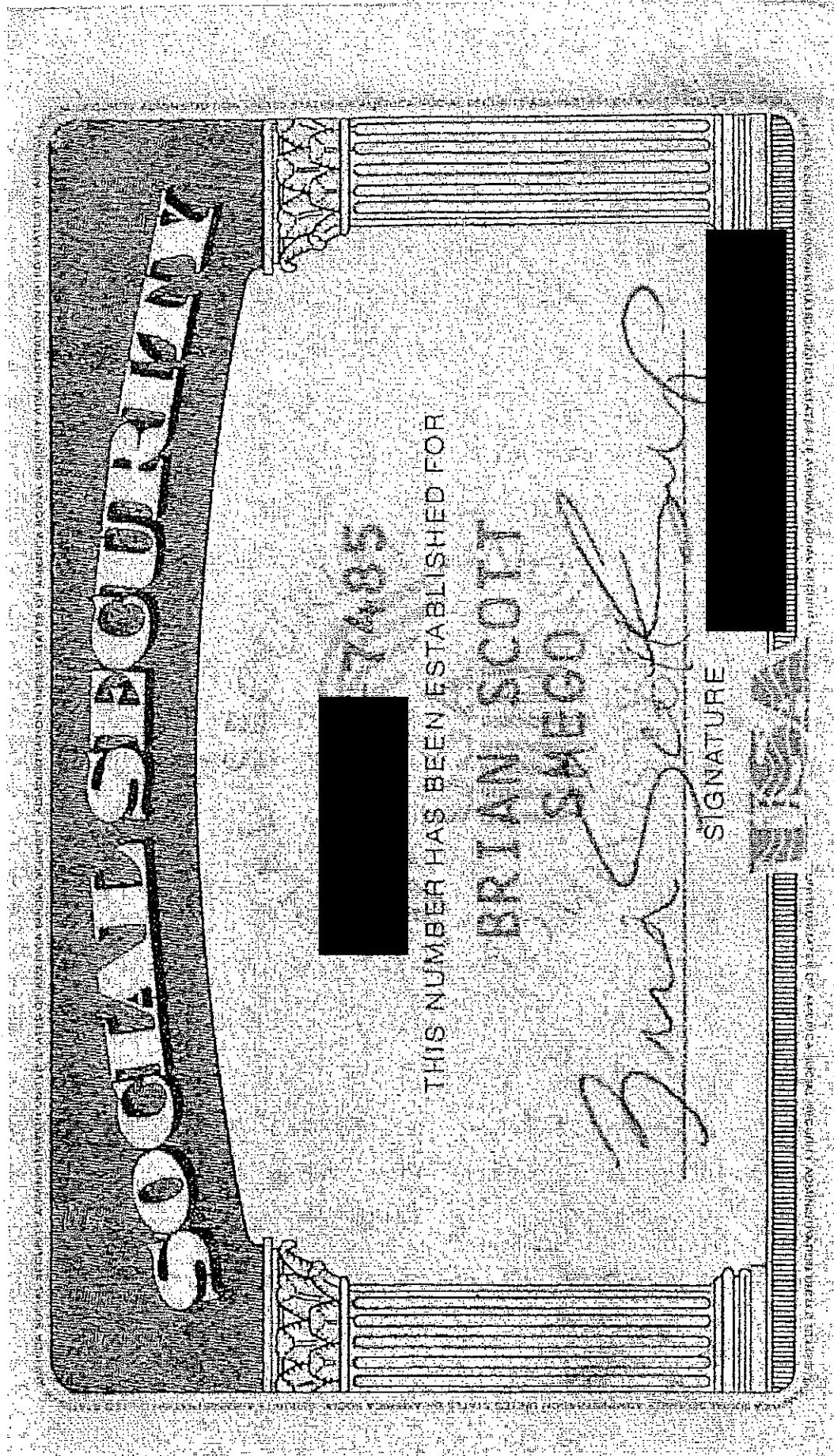
**TYPE:** ORG

**BRIAN S SMEED**  
**142 N CAROLINE AVE**  
**ELMHURST IL 60126**

**Male** [REDACTED]

[REDACTED]







An Exelon Company

Issued 6/2/15

Account # [REDACTED] 1095

**SERVICE FROM 5/1/15 THROUGH 6/2/15 (32 DAYS)**

Residential - Single

Brian Smego  
235 Oneida Ave  
Elmhurst, IL 60126  
312.240.1518

Payment Deducted on 6/24/15

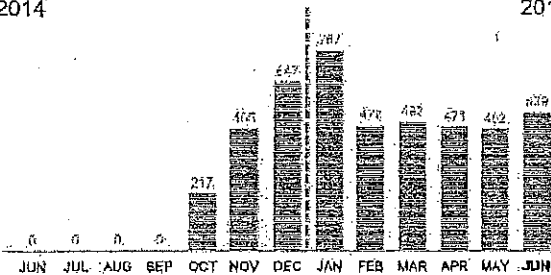
**\$78.20**

Thank you for your payments totaling \$74.89.

**TOTAL USAGE (kWh)**

2014

2015



Current month's reading is actual.  
\*Non-regular Billing Period

**AVERAGE DAILY USE (monthly usage/days in period)**

15.5

Last Month 50° avg. temp.

**15.9 kWh**

Last Year

Not Available

Ten 100W light bulbs for 1 hour = 1 kWh

**CURRENT CHARGES SUMMARY**

See reverse side for details



**SUPPLY**  
\$30.89

**DELIVERY**  
\$33.47



ComEd provides your energy.

ComEd.com  
1.800.334.7661

ComEd delivers electricity to your home.

ComEd.com  
1.800.334.7661

You can choose at PlugInIllinois.org

**TAXES & FEES \$7.84**

Return only this portion with your check made payable to ComEd. Please write your account number on your check.



An Exelon Company

17826 2 AV 0.358 5729017826011483 057 01 60409A 14678901 06032015  
BRIAN SMEGO  
235 E ONEIDA AVE  
ELMHURST IL 60126-4511



COMED  
PO BOX 6111  
CAROL STREAM, IL 60197-6111

**Pay your bill online, by phone or by mail.**

See reverse side for more info

Account # [REDACTED] 095

Payment Deducted on 6/24/15

**\$78.20**

Payment Amount: